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Trends in Unemployment Insurance Financing

Public Assistance Supplementation of the Income of Old-Age and Survivors Insurance Beneficiaries

Employment Security in a Changing Economic Situation

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Social Security Bulletin

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Program Operations

THE national economic picture brightened somewhat in August. More persons were employed, with the employed labor force reaching 59.9 million. A drop in agricultural employment was more than offset by an increase in nonagricultural employment of 1.3 million—one of the largest increases on record and substantially larger than seasonal developments would warrant. Unemployment dropped from 4.1 million to 3.7 million. The production index rose 8 points to 170, recovering all of July's loss.

Personal income, which had dropped in July, rose nearly $2 billion in August to an annual rate of $211.5 billion. A rise in proprietors' and rental income was the chief reason for the increase. The cost of living as measured by the consumers' price index of the Bureau of Labor Statistics advanced 3 points, to 168.8. The increase was largely concentrated in food prices, as the prices of apparel and housefurnishings continued to decline.

TOTAL INITIAL CLAIMS for unemployment benefits under the 48 State programs and that of the District of Columbia rose slightly in August, from 1,380,100 to 1,400,500. The increase resulted primarily from claims filed by veterans whose entitlement to unemployment allowances under the G. I. Bill of Rights had expired in July and from the fact that August had more reporting days than July. Actually, there was a decline of some 100,000 in claims for new unemployment, since most of the veterans filing had been unemployed for some time. Except for a small increase the first week in August, initial claims, excluding those filed by veterans, have declined each week since mid-July. During one week in August they dropped to 239,400—the lowest weekly total since November 1948.

Weeks of unemployment covered by continued claims also reflected the longer workmonth and claims from veterans; the number rose 12.3 percent to a new high of 9,906,800. The increase was concentrated in the first half of the month; from a high of 2,188,700 during the week ended August 20, weeks of unemployment covered by continued claims dropped to 2,072,000 for the week ended September 3. Exhaustion of benefit rights was an important factor in this decline, particularly in the eight States whose uniform benefit years begin in April.

Since there is generally a lapse of 10 to 12 days between the date a claim is filed and the date of payment, the decline in weeks of unemployment during the second half of August was not reflected in the number of beneficiaries. During an average week in August, 1,945,300 persons received benefit checks—233,000 more than in July—and the average weekly payment for total unemployment rose for the fifth successive month, to $20.54. Total payments rose by $21.7 million to a new high of $170.0 million.

Average weekly insured unemployment under the State, railroad, and veterans' systems declined from 2,798,500 in July to 2,402,900. The decline centered in the veterans' program; the weekly average under the State programs rose by 30,000 to 2,140,400. About 6.6 percent of the covered workers employed during an average month in 1948 were unemployed during the week ended August 13; for the comparable week in July the ratio was 6.4 and for August 1948, 2.9 percent.

AT THE END of August, 2.6 million persons were receiving old-age and survivors insurance benefits totaling $53 million; during the month, the number receiving benefits increased by 36,200. A year earlier, in August 1948, some $43 million was being paid in monthly benefits to 2.2 million persons.

Almost 61,800 monthly benefits were awarded during August, 21 percent more than in the preceding month and 37 percent more than in August 1948. All types of benefits shared in this increase.

THE NUMBER of persons receiving public assistance and the amount of payments again increased in August for all types of assistance. Despite the upturn in industrial employment late in August, the general assistance case load rose about 3 percent—nearly to the April 1949 level. In eight States—California, Connecticut, Hawaii, Kentucky, New Jersey, Pennsylvania, Rhode Island, and Wisconsin—the August case loads for general assistance were 5 percent or more above those for July. Some of the State agencies reported that exhaustion of unemployment insurance benefit rights in critical unemployment areas was a factor in the increases.

In the special types of public assistance, national case loads had not dropped earlier in the summer and

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August increases were proportionally lower than in general assistance; the greatest increase was 1.5 percent, in aid to dependent children. Hawaii had the largest State increase for this program; more than one-third of the new cases were transferred from general assistance.

Total expenditures for assistance were about $3 million above those in July, partly because of increases in average payments in several States. Liberalized standards of assistance in Arkansas resulted in an increase of about $4 in the average payment for each of the special types of assistance. Reductions in assistance standards for aid to dependent children and a cut in the total amount of requirements that could be considered were made in Oregon in order to spread the appropriation over the fiscal period; the average payment declined $16. Increases of $1 or more in average payments were more frequent in general assistance than in the other types, but averages dropped in a few States.

International Cooperation for Social Security

United Nations Day was observed on October 24—the fourth anniversary of the coming into force of the United Nations Charter. In the United States, President Truman urged that the day be celebrated with "ceremonies designed to affirm our faith in the objectives of the United Nations, our appreciation of its accomplishments, and our resolve to give active support to its principles."

One of the main objectives of the United Nations is to help create the kind of economic and social conditions throughout the world that are conducive to peace. Upon the occasion of the United Nations Day this year, it seems appropriate to note the part that the Social Security Administration has played in international progress toward this goal.

During the past year there has been an increased demand for technical advice from the United States in the field of social security. The growing recognition of the significance of social programs as an essential part of a nation's life has stimulated demands for consultation and training programs in the field of social security and social welfare generally.

Programs ranging from a few hours' consultation in Washington to carefully planned field programs lasting

(Continued on page 30)

Selected current statistics

[Corrected to Oct. 7, 1949]

Item	August 1949	July 1949	August 1948	Calendar year 1948	Calendar year 1947
Labor Force [1] (in thousands)					
Total civilian	63,637	63,815	63,186	61,442	60,168
Employed	59,947	59,720	61,245	59,378	58,027
Covered by old-age and survivors insurance	35,100	34,300	36,500	35,300	34,000
Covered by State unemployment insurance	31,500	31,200	33,300	32,900	31,900
Unemployed	3,689	4,095	1,941	2,064	2,142
Personal Income [2] (in billions; seasonally adjusted at annual rates)					
Total	$211.5	$209.7	$215.4	$211.9	$193.5
Employees' income [3]	136.2	135.8	138.1	134.9	123.1
Proprietors' and rental income	45.5	44.2	49.5	49.5	45.1
Personal interest income and dividends	17.0	17.1	16.3	16.2	14.8
Public aid [4]	2.2	2.2	1.7	1.7	1.5
Social insurance and related payments [5]	8.8	8.6	7.3	7.3	7.4
Miscellaneous income payments [6]	1.8	1.8	2.5	2.3	1.6
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: [7]					
Number (in thousands)	2,614	2,577	2,202		
Amount (in thousands)	$53,036	$52,131	$43,370	$543,623	$452,939
Average primary benefit	*$25.84*	*$25.77*	*$25.21*		
Awards (in thousands):					
Number	62	51	45	596	573
Amount	$1,408	$1,165	$961	$12,748	$11,881
Unemployment Insurance					
Initial claims (in thousands)	1,415	1,416	706	10,918	9,724
Weeks of unemployment claimed (in thousands) [8]	9,932	8,845	4,097	(8)	(8)
Weeks compensated (in thousands)	8,457	7,442	3,405	42,695	44,325
Weekly average beneficiaries (in thousands)	1,952	1,717	778	821	852
Benefits paid (in millions) [9]	$171	$149	$65	$790	$775
Average weekly payment for total unemployment	*$20.54*	*$20.52*	*$19.28*	*$19.05*	*$17.83*
Public Assistance					
Recipients (in thousands):					
Old-age assistance	2,661	2,643	2,429		
Aid to dependent children:					
Families	552	544	451		
Children	1,402	1,382	1,152		
Aid to the blind	91	90	84		
General assistance	475	461	356		
Average payments:					
Old-age assistance	*$43.83*	*$43.69*	*$39.37*		
Aid to dependent children (per family)	*72.92*	*72.73*	*66.83*		
Aid to the blind	*45.39*	*45.22*	*41.22*		
General assistance	*48.81*	*47.62*	*43.46*		

[1] Continental United States only; estimated by the Bureau of the Census except for "covered" employment, which is estimated by the Social Security Administration. Except for employment covered by State unemployment insurance, monthly figures represent employment in a specific week and annual figures, employment in an average week; for employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period.

[2] Data from the Office of Business Economics, Department of Commerce.

[3] Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

[4] Payments to recipients under the 3 special public assistance programs and general assistance.

[5] Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

[6] Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

[7] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[8] Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than 1 week of unemployment. Data for calendar years 1947 and 1948 not available.

[9] Gross: not adjusted for voided benefit checks.

Trends in Unemployment Insurance Financing

by Rachel S. Gallagher*

The continuing adjustment of contribution rates to meet the benefit costs of the State-Federal unemployment insurance systems and to provide an adequate reserve has been of first importance in planning the financing of the programs. This article discusses trends in recent years in financing unemployment insurance.

In planning unemployment insurance finances, the adjustment of income to the financial needs of the program should obviously be the first consideration. Under the Federal-State system such adjustment has been given first consideration in spite of the emphasis placed on experience rating as an incentive for the prevention of unemployment. Priority of consideration was given to solvency of the unemployment funds by the provision in the Social Security Act that no benefits could be paid within 2 years after the State assessed its first contributions, by the provisions in State laws making rate reduction contingent on the condition of the unemployment funds, and by the character of the experience-rating provisions.

Experience Rating and Adjustment of Income to Program Need

The original experience-rating provisions[1] were designed to adjust income to benefit cost automatically. The reserve-ratio and benefit-ratio systems were based on the theory that if each employer's contribution was adjusted to yield an excess above benefits the income and costs for the whole system would be kept in proper balance.

Under the reserve-ratio system the individual employer's reserve was automatically adjusted by alternating low rates with high rates as his reserve ratio rose and fell. Under the benefit-ratio system the rates were set to yield slightly more in revenue from each employer than the cost of benefits which had been paid his workers. Under the benefit-wage system the amount raised each year approximated the money spent for benefits and was apportioned among individual employers in accordance with the incidence of compensated unemployment among their workers. Under the compensable-separations system a specified State-wide yield was made possible by use of an array, under which the total pay roll is divided equally into a number of classes and each class assigned a specified rate. Adjustment of income to need in some of the pay-roll-decline systems was made by limiting State-wide reduction of contributions to an amount designated as surplus in the State fund.

War-Risk Insurance

To counteract rate reductions under the experience-rating provisions, 10 States[2] adopted war-risk insurance provisions in 1943 and 2 States[3] in 1945. During these years there was real concern over solvency; it was feared that contribution collections and the then existing reserves would not be sufficient to meet the cost of benefits growing out of postwar lay-offs.

The theory on which the war-risk tax was based was the antithesis of experience-rating theory as conceived and developed under the Federal-State unemployment insurance program. The war-risk provisions were based not on the hypothesis that past experience with unemployment constituted a measure of future risk but on the assumption that rapidly expanding pay rolls in establishments engaged in war work would inevitably result in lay-offs after the war. The provisions imposed additional taxes on employers whose pay rolls showed rapid expansion. A pay roll of a specified past period was used as the standard from which expansion was measured—most commonly, the pay roll for the calendar year 1940. The tax was imposed when the pay roll exceeded the base-year pay roll by a specified percentage. In Wisconsin, higher rates on increased pay rolls were considered so important that in 1945 the legislature adopted what was then considered a permanent amendment.[4] Beginning in 1947, 0.5 percent was added to an employer's contribution rate if his pay roll was $50,000 or more and if it had increased 20 percent over the preceding year's pay roll. The revenue raised by the war-risk provisions in the 12 States was

Table 1.—*Revenue collected under war-risk provisions, 1943–46* [1]

Year	Amount (in thousands)	As percent of contributions under experience-rating in States with war-risk provisions
1943	$32,549	18
1944	75,567	33
1945	67,844	32
1946	8,028	10

[1] War-risk provisions operative in 12 States in 1943, 1944, and 1945 and in only 5 States in 1946.

* Department of Labor, Bureau of Employment Security, Unemployment Insurance Service, Division of Legislation and Reference.

[1] For a description of experience-rating formulas see Rachel S. Gallagher, "State Differences in Unemployment Compensation Employer Taxes," *Social Security Bulletin*, October 1945. See also the second chapters of Bureau of Employment Security monographs, *Comparison of State Unemployment Insurance Laws as of October 1948* and *Comparison . . . as of September 1949.*

[2] Alabama, Florida, Illinois, Iowa, Maryland, Minnesota, Missouri, Ohio, Oklahoma, Wisconsin.

[3] Georgia and Kansas.

[4] Repealed as of January 1, 1948.

substantial. It represented 33 percent of contributions collected under the regular experience-rating provisions of those States in 1944 and 32 percent in 1945 (table 1).[5]

Income Under Experience-Rating Provisions

The revenue collected under the experience-rating provisions during the war years was also high. The high pay rolls continued throughout 1943 and 1944, and even in 1945 the declines were slight. While income was reduced well below what it would have been had it not been for experience rating, the increases in taxable pay roll during the war years resulted in sharp increases in contribution collections. The increases more than offset the rate reductions, and collections were far in excess of expenditures for benefits. The short-term character of unemployment insurance rights combined with the negligible compensable unemployment during these years meant that little was withdrawn from the funds. When benefits did begin to rise in the latter part of 1945 and in 1946, the reserves were far greater than any potential liability of the program or any foreseeable increase in liability.

Even over a span of 10 years the reduction in revenue under experience-rating provisions has not been sufficient to prevent an excessive accumulation of funds. An analysis[6] of the reduction in revenue resulting from the operation of State experience-rating provisions for the 10-year period 1939–48 "showed that, were it not for experience rating, employers would have paid an estimated $14.6 billion in unemployment insurance taxes on the basis of taxable wages amounting to $540 billion. Lower contribution rates resulting from experience rating, however, reduced the revenue yield by about $5.0 billion. This was offset, somewhat, by additional revenue of some $191 million realized in several States from special war-risk assessments. The total yield from employer taxes was, therefore, about $9.9 billion—a net reduction in revenue of about 32 percent."[7] Thus it became evident that the yield from existing experience-rating provisions was in excess of the needs of the program. Reserves continued at a high level, and additional cuts in revenue were justified.

Legislative Reductions

Legislative reduction in revenue had to take the form of reduced rates to individual employers because the additional credit provisions in section 1602 (a) of the Internal Revenue Code prevented the States from adopting a uniform rate for all employers that would yield income commensurate with the needs for reserves and benefit withdrawals. Because section 1602 (a) (1)[8] of the Federal Unemployment Tax Act is drafted in broad general terms, adjustment of rates has been possible under the experience-rating provisions of all pooled-fund laws. The more rigid standards in section 1602 (a) (3) make adjustment in reserve-account States more difficult. Recognizing the necessity for greater freedom in making such adjustments than is possible under the standards for reserve accounts, all but two of the States[9] that originally had such accounts have abandoned them. They adopted laws of the pooled-fund type, thus availing themselves of the greater flexibility in financing that is permitted pooled-fund States. Recent changes from reserve account to pooled-fund laws by four States[10] were made in anticipation of greater tax reduction.

The involved character of recent experience-rating legislation emphasizes the difficulties inherent in trying to adjust contributions and costs on the basis of individual employers' experience. These difficulties arise partly from the intricacies of the existing contribution formulas for determining individual employers' rates. A uniform tax rate on pay rolls gives a formula with one constant (the tax rate) and one variable (the amount of pay roll) for the tax period to which the rate applies. In contrast, experience-rating formulas have variable factors only, and as a result financial planning is difficult. Under the simplest of all the formulas—the annual pay-roll declines with rates assigned by schedule—there are no constants and three variables: the percentage declines in pay roll from year to year, the rates based on those declines, and the fluctuating tax base to which the rates are applied. Under another simple formula, the benefit ratio (which uses the ratio of benefit payments to pay roll), both pay roll and benefits vary, and in turn the rates assigned on the basis of the relation between these two vary. Under the reserve-ratio system, the tax base, benefits, contributions, and the pay roll with which the reserve is compared are all variables.

Moreover, under different experience-rating formulas, like variables

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[5] "Experience-Rating Operations in 1946," table 9, p. 10, *Social Security Bulletin*, October 1947.

[6] Unemployment Insurance Service, Division of Program Standards, *Quarterly Report—April–June 1949*.

[7] The $191 million war-risk assessments figure in the *Quarterly Report* differs from total in table 1, which is based on revised tax rates and taxable wages.

[8] The relevant parts of section 1602 (a) are as follows: "A taxpayer shall be allowed an additional credit under section 1601 (b) with respect to any reduced rate of contributions permitted by a State law, only if the Federal Security Administrator finds that under such law—

"(1) No reduced rate of contributions to a pooled fund or to a partially pooled account is permitted to a person (or group of persons) having individuals in his (or their) employ except on the basis of his (or their) experience with respect to unemployment or other factors bearing a direct relation to unemployment risk during not less than the three consecutive years immediately preceding the computation date . . .

"(3) No reduced rate of contributions to a reserve account is permitted to a person (or group of persons) having individuals in his (or their) employ unless (A) compensation has been payable from such account throughout the year preceding the computation date, and (B) the balance of such account amounts to not less than five times the largest amount of compensation paid from such account within any one of the three years preceding such date, and (C) the balance of such account amounts to not less than 2½ per centum of that part of the pay roll or pay rolls for the three years preceding such date by which contributions to such account were measured, and (D) such contributions were payable to such account with respect to the three years preceding the computation date."

[9] Kentucky and North Carolina.

[10] Indiana and Wisconsin amendments making the changes from reserve accounts to pooled fund were adopted in 1945 and became effective in 1946; the Nebraska and South Dakota amendments became effective January 1, 1948.

produce dissimilar results. Under the reserve-ratio system, for example, it is to an employer's advantage if his reserve is high in relation to his pay roll. An increase in pay roll therefore tends to lower his reserve ratio and increase his rate. In contrast, under the benefit-ratio system, it is to an employer's advantage if the benefits paid to his workers are low in relation to his pay roll; an increase in his pay roll therefore tends to lower his rate.

Trends in Experience-Rating Legislation Since 1945

Within the framework of individual rates based on each employer's experience with unemployment, the States have made adjustments so that revenue will not be disproportionate to the needs of the program. The excessive accumulation of funds in the States' accounts in the unemployment trust fund has given impetus to the continuing drive to reduce contribution rates to the lowest possible point. The methods of tax reduction have taken many forms, including new types of experience-rating provisions and repeated changes in the elements of contribution formulas.

New Experience-Rating Laws

At the end of 1945, six[11] of the 51 jurisdictions with unemployment insurance laws had not yet adopted experience rating and continued to require all employers to pay a 2.7-percent rate in contributions. Experience rating was adopted in five of these jurisdictions in 1947 and in Mississippi, the sixth State, in 1948.

These six States had delayed the adoption of experience rating because of opposition to the experience-rating principle as applied to unemployment insurance, combined with the hope that Congress might pass legislation that would permit allowance for additional credit if a State law permitted a flat-rate reduction. Another reason was concern over the effect of rate reduction on the solvency of the funds. However, as high pay rolls brought in far more income than was needed to meet the cost of low benefit payments, concern over solvency declined. This high income, combined with growing demands for tax reduction by the employers, resulted in the adoption of experience rating.

Of the six States, five—Alaska, Mississippi, Rhode Island, Utah, and Washington—adopted formulas unrelated to the payment of benefits to individual workers. They avoid the frivolous contests over benefit payments that have sometimes developed under other experience-rating systems in which each employer has a definite interest in any benefit payment that may increase his tax rate. Experience-rating provisions in these States base the rates on percentage declines in pay roll from quarter to quarter or from year to year.

The provisions in Alaska, Mississippi, and Washington base the rates on the individual employers' experience with percentage declines in annual pay roll; the purpose of the experience-rating provisions in these States is more closely related to the adjustment of income to need than to giving an incentive to employers to prevent unemployment or to allocating benefit costs. The systems are designed on the theory that annual declines in pay roll reflect the curtailment of general business activity and that the greatest drains on the fund result from general business declines. Seasonal and incidental unemployment, some of which might be prevented by planning and ingenuity on the part of the individual employer, is not measured under these formulas. Both Alaska and Washington limited reduction in revenue to an amount which the legislatures felt the program could safely spare and still meet all potential obligations.

Mississippi and Rhode Island adjust revenue by varying rate schedules in accordance with the amount of the reserve in the fund. The rates in the Rhode Island schedules are assigned employers in accordance with their experience with quarterly pay-roll declines over a 3-year period. The quarterly declines reflect seasonal and irregular declines in employment as well as adverse changes in general business conditions.

The Utah experience-rating law, like the laws of Alaska, New York, and Washington, has a provision that automatically adjusts rate reduction to the surplus in the fund; however, the application of the provisions differs. The Utah law uses the same factors to measure unemployment risk as the New York experience-rating law of 1945. Rates for individual employers are determined on the basis of each employer's experience with three factors—declines in annual pay roll, declines in quarterly pay roll, and the number of years that the employer has been liable for contributions. On the basis of his experience with each of these factors, each employer is assigned a given number of points; his total points determine his rate classification. The rate assigned each class depends, in turn, on a number of factors, including the distribution among the classes of a "surplus" (as defined in the law) and the total taxable wages for all the employers whose experience factors place them in a given class. The rate for each class is the rate necessary to make up the difference between the amount of the surplus assigned to the class and the amount that would be collected on the pay rolls assigned to the class if contributions were collected at 2.7 percent.

The Montana law places emphasis on solvency in that it requires that rates be fixed to give an average yield of 1.8 percent. Three factors are used in measuring individual employers' experience with unemployment—average annual pay-roll declines, the number of years the employer has paid contributions, and the ratio of benefits to contributions. No employer is eligible for a rate of less than 2.7 percent if his average benefit costs in a 3-year period exceeded his average contributions in the same 3-year period.

Changes in Type of Experience-Rating Systems

Though New York amended its law in 1947 to change its experience-rating provisions radically, it retained the feature that automatically adjusts income to need—that is, the so-called distribution of credit certificates, which in total value are equivalent to

[11] Alaska, Mississippi, Montana, Rhode Island, Utah, Washington.

the "surplus"[12] in the fund. The basis for apportioning the certificates among employers, however, was changed by the substitution of "wages of compensated employees"[13] for annual pay-roll declines as one of the three factors used to measure unemployment risk. The other two factors are quarterly declines and the number of years the employer has paid contributions to the fund. As under the 1945 law, employers are given a number of points as a result of their experience with each of these factors, the points are totaled, and on the basis of the result each employer is assigned to a specified credit class.

The Pennsylvania Legislature in 1949 changed from a benefit-wage system of experience rating to a reserve-ratio system. The change was made in anticipation of the higher rates that would be imposed under the benefit-wage plan because of the effect of increasing benefit costs on the State factor. Those sponsoring the plan recognized that these additional costs should be met by the excess contributions collected during the years of high employment rather than by increasing future revenue by means of higher rates. The change to a reserve-ratio system of experience rating means that the rates of individual employers reflect contributions accumulated in earlier years. For this purpose all employers were given credit for a determined proportion of the balance in the reserve on August 31, 1945; the amount varied with the year that they became subject to the Pennsylvania law.

The Minnesota Legislature in 1949 made a change of a different type in its unemployment insurance law. Though the change involved no shift from the benefit-ratio system, it was nevertheless far reaching in its effect on rates. Before the law was amended, rates were assigned by arraying employers' pay rolls in the order of their benefit ratios. The total amount of State-wide pay roll was then divided into a number of equal classes and a rate specified for each class. While this system had the advantage of making it possible to approximate a given yield, it had the grave disadvantage of having the experience of employers affect the rates of their fellow employers. This interdependence led to dissatisfaction. The 1949 legislature therefore deleted the provision on arrays and substituted three fixed-rate schedules, effective at different fund levels, in which all employers whose benefit ratios fall within a specified range are assigned a specified rate. Under such schedules the experience of one employer is not affected by the experience of other employers. Moreover, with the schedule which is effective for any 1 year dependent on the financial condition of the fund, there is no need for aiming at a specified yield.

The Vermont Legislature deleted a provision that required employers to meet reserve requirements before they were eligible for rate reduction under the Unemployment Compensation Commission's regulations on rate determination. In its place a benefit-ratio system was incorporated that includes four rate schedules applicable at different fund levels.

Utah's legislature decided to retain its pay-roll decline system of experience rating and deleted a provision in its law that would have substituted a benefit-ratio system in 1950.

Rate Schedules and State Funds

The effort to adjust income to the needs of the program is indicated by the increasing number of States that provide two or more rate schedules, making the effective schedule for any tax period dependent on the condition of the fund. Obviously, schedules that provide low rates when the fund is high and higher rates when the fund is low make possible adjustment in revenue as the fund rises and falls. On March 1, 1945, 11 States had more than one schedule of varied rates.[14] At the close of the 1949 legislative sessions, there were 26 States[15] with fixed multiple schedules, incorporated in the law. An additional six States have the equivalent of an indefinite number of schedules. In four of these[16] the rates of the individual employer vary with the amount of surplus to be distributed from the fund. In Illinois the State experience factor is increased or decreased by 1 percent for every 4 percent that the State fund falls below or rises above specified levels. As a result the individual employers' rates are subject to an indefinite number of changes. Texas reduces all rates 0.1 percent for each $5 million that the fund exceeds $200 million and at the same time equals at least 8 percent of taxable wages. The number of fixed multiple schedules varies from 2 to 8.

Number of schedules	*Number of States*
1	19
2	9
3	8
4	3
5	4
6	1
8	1
Indefinite	6

Changes Within Schedules

There is a notable tendency toward lower rates under the more favorable schedules of the State laws and toward lowering the standard of experience which an employer must meet if he is to qualify for a given rate.

All but 11 States[17] reduced their

[12] Surplus is defined as "that amount by which the moneys in the fund as of the effective date, after subtracting the amount of credits previously established under this section and outstanding as valid on such date, exceed the lesser of nine hundred million dollars or three and one-half times the amount of contributions payable on the pay rolls reported by all employers on or before the effective date for the preceding completed calendar year, limited, however, to an amount not greater than sixty per centum of such contributions for such year."

[13] Wages of compensated employees (usually called benefit wages) are defined in the New York law as the wages paid by the employer "for the three base years corresponding to the three benefit years immediately preceding the computation date."

[14] See the *Bulletin*, May 1945, "Fund Protection Provisions in State Unemployment Compensation Laws," pp. 35–39.

[15] Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Iowa, Kansas, Maine, Massachusetts, Minnesota, Mississippi, Missouri, New Jersey, New Mexico, North Dakota, Ohio, Pennsylvania, Rhode Island, Tennessee, Vermont, Virginia, West Virginia, Wyoming.

[16] Alaska, New York, Utah, Washington.

[17] District of Columbia, Hawaii, Kentucky, Louisiana, Massachusetts, Michigan, Missouri, New Hampshire, New York, South Dakota, Wisconsin. (Illinois, Oregon, Texas, and Wyoming rates are not effective until January 1, 1950.)

minimum rates during the period 1945–49. In 1945, 5[18] of these 11 States had zero rates, and in New York, employers with credit certificates equal to or in excess of 2.7 percent of their taxable pay rolls did not pay any contributions. In 1949, four more States[19] had zero rates, and two others[20] granted credit certificates with the probability that some employers would not have to pay any contributions. At the end of 1945, only nine States had minimum rates of less than 0.5 percent; in 1949, 36 have minimum rates of less than 0.5 percent. In 1945 only the District of Columbia had a minimum rate of 0.1 percent; in 1949 there are seven States[21] with 0.1 minimum rates. In four States the minimum rate was reduced 100 percent—that is, to zero; there were reductions ranging from 70 to 96.29 percent in 11 States; from 50 to 70 percent in 15 States; and from 20 to 50 percent in 7 States (table 2).

Table 2.—*Number of experience-rating States with specified minimum rates, 1945 and 1949*[1]

Minimum rate (percent)	Number of States	
	1945	1949
Total	45	51
0	[2] 6	[2] 12
0.1	1	7
0.135	1	0
0.2	0	5
0.25	0	4
0.27	1	0
0.3	0	7
0.35	0	1
0.5	13	7
0.7	3	0
0.9	7	3
1.0	9	2
1.1	0	1
1.2	1	0
1.3	0	1
1.5	3	0
Indefinite	0	1

[1] Includes rates for Illinois, Oregon, and Texas, which are not effective until Jan. 1, 1950.

[2] In Alaska, New York, and Washington an employer pays no contribution if his credit certificate is equal to or in excess of 2.7 percent of his taxable pay roll.

In terms of revenue the percentage reductions in minimum rates are significant because the pay rolls of employers who are able to qualify for the low rates represent a high proportion of all employers. In 1947, for example, 60.5 percent of the employers whose rates were modified under experience-rating provisions were assigned rates of less than 1 percent.[22]

In some instances the standard necessary to qualify for the minimum was also reduced. In Kansas, for example, a 12-percent reserve was needed to qualify for a minimum rate of 0.7 percent in 1945; in 1949 a 10-percent reserve would qualify an employer for a minimum rate of 0.35 percent. In 1945, in New Hampshire a 15-percent reserve was necessary to qualify for a 0.5 minimum; in 1949 a reserve of 14 percent. In New Jersey, where the minimum rate was reduced from 0.9 to 0.3 percent, the qualifying reserve for the minimum was reduced from 10 to 9 percent. In other instances only those employers who had more than the minimum amount necessary to qualify for the old minimum were made eligible for the new minimum; in Iowa the minimum reserve of 10 percent that qualified an employer for a 0.9-percent rate stands as the qualifying reserve for the 0.9 rate, but two rates lower than 0.9 have been added to the schedules so that employers with a 12.5-percent reserve need pay only 0.45 percent and those with a 15-percent reserve are assigned zero rates.

In 1945, 16 States[23] of the 45 with experience-rating provisions had rates in excess of 2.7 percent. In 1949, with 51 experience-rating States, only 10 States[24] have rates in excess of 2.7 percent and in only 6 States[25] is the penalty rate effective in the most favorable schedule.

Another trend has been in the direction of increasing the number of rates in schedules so that there is a finer differentiation among employers with varying experience with unemployment. These numerous rate differentials with small intervals between them prevent slight variations in experience with unemployment from resulting in wide differences in rates and usually result in less marked differences in the year-to-year rates of the individual employer.

Montana, Oregon, and Wisconsin have recognized the hardship that may be caused by excessive rate increases. Montana, by regulation, protects employers from rate increases for a year's period; Oregon limits changes in rates from year to year to two steps in the rate schedule; and Wisconsin has placed a 1-percent limitation on the amount of the increase from one year to the next.

The extent of the trend toward a larger number of rates in schedules is indicated by the fact that in 1945, 17[26] of the 44 States with rate schedules[27] had fewer than six rates, including the standard rate of 2.7 percent and penalty rates. In 1949 there are only seven States[28] where the most favorable schedule has so few rates. In

Table 3.—*Number of experience-rating States with specified number of rates*[1] *found in most favorable schedules for rate reduction, 1945 and 1949*[2]

Number of rates	Number of States	
	1945	1949
3	2	0
4	8	2
5	7	5
6	11	8
7	6	8
8	2	2
9	4	5
10	0	6
11	0	3
12	2	2
13	2	2
14	0	0
15	0	3
16	0	1
33	0	1

[1] Including standard rate and penalty rate if any applicable in schedules.

[2] Represents 44 States in 1945, and 48 in 1949; Alaska, New York, and Washington have no fixed rate schedules.

[18] Hawaii, Kentucky, Missouri, South Dakota, Wisconsin.

[19] California, Colorado, Iowa, West Virginia.

[20] Alaska, Washington.

[21] District of Columbia, Florida, Indiana, Minnesota, Nevada, North Carolina, Texas.

[22] "Experience Rating Operations in 1947," *Social Security Bulletin*, August 1948, table 2, p. 6.

[23] Arizona, Colorado, Delaware, Illinois, Iowa, Michigan, Minnesota, Missouri, Nevada, New Jersey, New Mexico, Ohio, South Carolina, Tennessee, Wisconsin, Wyoming.

[24] Delaware, Iowa, Michigan, Minnesota, Missouri, New Jersey, New Mexico, Ohio, Texas, Wisconsin.

[25] Delaware, Iowa, Minnesota, and New Mexico with two or more schedules, and Michigan and Wisconsin with only one schedule.

[26] Arizona, Arkansas, California, Colorado, Florida, Idaho, Indiana, Iowa, Kansas, Kentucky, Missouri, New Jersey, New Mexico, Oregon, Pennsylvania, Vermont, Virginia.

[27] New York had no fixed rate classes.

[28] Arizona, Hawaii, Idaho, Kansas, Kentucky, Montana, New Mexico.

1945 there were only four States[29] with 10 or more rates; in 1949 there are 18.[30] In 1945, two States[31] had as few as three rates and two[32] as many as 13. In 1949 no State has fewer than four rates, and seven States[33] have 13 or more (table 3).

Provisions that increase the credit side of an employer's experience-rating account.—Changes in rates and in the standards prerequisite to specified rates have not been the only approach to rate reduction. Provisions have been adopted to increase the amount of an employer's credit in his reserve account, and others to reduce the debit side of the account.

Under the reserve-ratio system of experience rating (if the schedules remain unchanged), a year inevitably arrives when an employer has a higher rate because the low rate at which he has been paying contributions has reduced his reserve. The benefits paid out may be small in amount, but replenishment must be at least equivalent to the withdrawals or the reserve ratio tends to decline if the pay roll does not decline. If the pay roll increases, the decline is more rapid. The decline in the reserve ratio may be offset or the ratio actually increased if the pay roll decreases. It was almost inevitable, therefore, that as reserve ratios began to increase, there would be demands from employers for changes in schedules to avoid a rise in rates. If the only action taken were to lower the requirements and the rates in the schedule, the rise in the rate would be only postponed. The lowered contribution rates and the lower requirements, in fact, make the shifts from a lower to a higher rate more frequent.

Examples of legislation to strengthen the credit side of the reserve-ratio formulas are found in the Pennsylvania amendment cited above, and in North Carolina's provisions for prorating current interest on the balance in the trust fund to employer-reserve accounts. Under this provision, interest is prorated to the individual reserve accounts in the same ratio that the credit balance in each individual employer's reserve account bears to the total of the credit balances in all such reserve accounts. North Carolina is a reserve-account State and must meet the reserve requirements in section 1602 (a) (3) of the Federal Unemployment Tax Act. Therefore, if North Carolina employers are to benefit from the fact that interest is available for benefit payments, the interest must be used to help them meet the requirements. Crediting interest to the individual employer's account is a practical solution, but it represents a change from emphasis on the individual employer's experience as the basis of rate reduction and an incentive to stabilization of employment to emphasis on adjustment of rates to need in the light of available funds. Another North Carolina amendment increases the reserve in each employer's experience-rating account by crediting it with a higher percentage of his contributions, and the partially pooled fund, from which benefits are paid if an employer's account is exhausted, with a lower percentage.

Voluntary contributions are another example of the device of strengthening the credit side of the ledger. Nineteen States have such provisions in contrast with 12 in 1945.[34] In 18 States with reserve-ratio formulas, the voluntary contribution increases the balance in the employer's reserve account, and this enables him to qualify for a lower rate. It is to an employer's advantage to make a voluntary contribution as long as the amount that he pays is less than what he saves because of his rate reduction. If an employer's reserve qualifies him for a 1.5-percent rate, by paying a voluntary contribution which is equivalent to 0.1 percent of his taxable pay roll he may be able to qualify for a 1-percent rate, thus reducing the actual rate of his tax from 1.5 to 1.1. In some instances the reward for a voluntary payment may be much greater. An employer with a large pay roll may have a reserve that misses the requirement for the next lower rate by a margin of a few dollars or even a few cents, so that the necessary voluntary payment will be only a small fraction of the amount saved in taxes.

The other State with voluntary contributions, Minnesota, has a benefit-ratio rather than a reserve-ratio formula. Its voluntary-contribution provision, as amended in 1949, allows employers to make voluntary payments to wipe out benefit charges against their accounts. It is to an employer's advantage to make such payments whenever the cancellation of the benefit charges would reduce his benefit ratio to a point where his tax rate would be low enough to make the tax, plus the voluntary contribution, less than the amount of tax he would have paid if he had not made the voluntary payment. The result is a modification of the character of unemployment insurance from a system under which all funds are pooled for the payment of benefits to a hybrid system under which contributions for the payment of some benefits are pooled while other contributions (made voluntarily) are earmarked for meeting the cost of benefits paid to the workers of those employers making the payments.

Reducing the debit side of the account.—Other amendments limit charges to an employer's account and thus decrease the debit side of the schedule. Omission of charges tends more and more to spread among all employers the burden of the cost of such benefits as are paid. Moreover, it modifies the principle of allocating the costs of the program to employers in accordance with the degree of their experience with unemployment by limiting allocation to only a portion of the costs. The failure to charge a high percentage of benefits may narrow allocation to a point at which the employer is not held responsible for anything but actual lay-

[29] Connecticut, Michigan, Minnesota, Ohio.

[30] Alabama, California, Colorado, Connecticut, Delaware, Georgia, Illinois, Maine, Maryland, Minnesota, New Jersey, North Carolina, North Dakota, Ohio, Pennsylvania, Texas, West Virginia, Wisconsin.

[31] Arkansas and Kentucky.

[32] Connecticut and Ohio.

[33] California, Connecticut, Delaware, Minnesota, Ohio, Pennsylvania, Tennessee.

[34] Colorado, Indiana, Iowa, Kentucky, Minnesota, Missouri, Nebraska, North Carolina, Ohio, South Carolina, South Dakota, and Wisconsin had adopted voluntary contributions by 1945; Arkansas, Hawaii, New Jersey, New Mexico, Oregon, Pennsylvania, and West Virginia adopted them after that year.

offs due to staff reduction because of lack of orders or other economic cause.

The charging omissions are varied in form. In most early laws there was only one type of provision for omitting charges, and it has been retained in 34 of the 46 States which make charges. These provisions stipulate that if the agency pays benefits and the determination is finally reversed on appeal, no charge shall be made to the employer's account. It is logically argued that the cost of such benefits is a general responsibility of the system rather than that of an individual employer.

The second most common type of charging omission has spread rapidly. Charges are omitted for benefits paid for unemployment following a period of disqualification for voluntary quit without good cause, discharge for misconduct, or refusal of suitable work. They are also omitted for benefits paid following a potentially disqualifying separation for which no disqualification was imposed for some reason such as good personal cause for the claimant's refusal of work or voluntary quit. The intent is to relieve employers of charges for unemployment due to circumstances, such as these, that are beyond their control, by means other than a claimant's disqualification for the duration of the unemployment or cancellation of wage credits. The provisions were initially advocated with the express purpose of relieving pressures for severe statutory disqualifications. They have relieved the pressure for legislation to some degree but seem to increase the incentive for an employer to contest benefit payments in the hope that the claimants will be disqualified so that there can be no charge to his account.

In 1945 only seven States [35] had very limited provisions of this type. In 1949, 26 [36] of the 46 [37] States which make charges have incorporated provisions that omit charges if the benefits were paid following a period of disqualification. Under 24 State laws, benefits paid following disqualification for voluntary leaving and discharge for misconduct are not charged. Six of the States that omit charges in both of these cases also omit charges when benefits are paid following a disqualification for refusal of suitable work. Omission of the charge is limited in Arkansas to benefits paid following a disqualification for discharge for misconduct, and in New Hampshire to those paid following a voluntary quit.

That the limitations on these charges result in substantial reductions in the debit side of an employer's ledger is apparent from the percentage of claimants with wage credits who are disqualified under the law. For the quarter ended December 1948, for example, 231,295 new claims representing 20.2 percent of the total with sufficient wage credits were disqualified for benefits; 30.7 percent of these disqualifications were for voluntary quit, and 0.9 percent for discharge for misconduct.[38] Since these percentages are national averages, in some States the percentages were much higher.

Another instance of limitation on the charging of benefits is found in the California provision that omits charges for benefits paid to a worker for more than 18 weeks of unemployment. When the maximum duration in California was increased to 26 weeks the charges for the last 8 weeks were omitted. This, too, represents a trend toward the theory of joint responsibility for unemployment as opposed to the theory of individual responsibility. It is assumed that after 18 weeks a worker's unemployment is due to the general condition of the labor market.

Compensable unemployment of short duration is sometimes ignored under charging provisions in benefit-wage formulas. Five of the eight benefit-wage States ignore the first week or weeks of compensable unemployment when charging employers. New York does not charge until the worker has received at least four times his weekly benefit amount, Illinois until he has received three times his weekly benefit amount, Virginia until the claimant has had benefits for 2 weeks, Alabama and Texas until he has had 1 week's benefits. This delay in charging means that short-time unemployment is ignored for purposes of determining the individual employer's rate. The cost of short-term unemployment is borne jointly by all employers.

Alabama and Delaware limit benefit-wage charges in another way; if an employer reemploys a worker after benefit wages due to that worker's unemployment have been charged to the employer's record, he may receive cent, and 25 percent of the charge if the worker has received not more than 25 percent of his maximum benefits, 50 percent of the charge if the worker has received more than 25 percent but not more than 50 percent, and 25 percent of the charge if the worker has received more than 50 percent but not more than 75 percent of his maximum benefits.

Several States do not charge benefits paid to a claimant if the employer has given him only casual or short-time employment. Benefits are not charged in Maine unless the employer has employed the claimant during at least 5 consecutive weeks; in Connecticut, for 4 weeks during the 8-week period preceding the claimant's separation; in Missouri, for 3 weeks or 1 month if paid on a monthly basis; and in West Virginia, for 3 consecutive weeks. In Minnesota any employer who has paid a worker less than the minimum qualifying wage of $300 is not charged unless there is work available for the worker and the employer separated him to avoid charges. In Florida no charge is made unless the employer has paid the worker at least $15 in wages; in New Hampshire, the worker's weekly benefit amount plus $3.

Thirteen States do not charge benefits based on wage credits earned in more than one State. The theory is that if the worker did not earn enough in either State A or B to qualify but did qualify on the basis of the combined wage credits from the two

(*Continued on page 20*)

[35] Connecticut, Delaware, Indiana, Maine, Minnesota, New Hampshire, West Virginia.

[36] Alabama, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Nebraska, New Mexico, North Carolina, North Dakota, Oregon, South Carolina, South Dakota, Tennessee, and Texas adopted provisions after 1945.

[37] No charges are made in Alaska, Mississippi, Rhode Island, Utah, and Washington.

[38] *Employment Security Activities*, March 1949, appendix table D-4, p. 33.

Public Assistance Supplementation of the Income of Old-Age and Survivors Insurance Beneficiaries*

The number of beneficiaries of old-age and survivors insurance and the number of recipients of public assistance, shown regularly in the Bulletin, duplicate each other slightly, since some insurance beneficiaries also receive public assistance. The following article shows the extent of and the explanation for the duplication between old-age and survivors insurance and the programs of old-age assistance and aid to dependent children. The information was obtained by State and local public assistance agencies about the middle of 1948 and was summarized by the Bureau of Public Assistance in cooperation with the Bureau of Old-Age and Survivors Insurance.

FOR the most part the complementary programs of old-age and survivors insurance and public assistance, provided under the Social Security Act for aged persons and children, serve separate groups of individuals. In June 1948, 1,465,000 elderly men and women received benefits under old-age and survivors insurance and 2,368,000 received old-age assistance. Somewhat fewer than 146,000 of these persons received both types of payments (chart 1). In the same month, some 322,000 families included one or more child beneficiaries of old-age and survivors insurance; 449,000 families received aid to dependent children; only about 21,600 families received both insurance benefits and aid to dependent children (chart 2).

The extent of the concurrent receipt of insurance benefits and these types of assistance payments has been known for some States. It was determined for the first time for the country as a whole through studies made about the middle of 1948 by the State and local assistance agencies in 50 jurisdictions.[1] This article presents the results of these studies.

Individuals qualify for insurance benefits through their own earnings in covered employment or the earnings of specified relatives; benefits are paid without regard to any other resources the beneficiaries may have. Recipients of old-age assistance and aid to dependent children, on the other hand, receive assistance because they do not have enough income to meet their minimum expenses at a standard set by the assistance agency. Insurance beneficiaries may receive assistance if their benefits and other income do not meet their need according to assistance standards. They must, of course, also meet the other eligibility requirements set by the State where they live.

Old-age and survivors insurance is administered nationally by a Federal agency. A uniform formula for computing the primary insurance benefit was established by Congress in the Social Security Act; wives', children's, and survivors' benefits are related in amount to the primary benefit. The primary benefit depends on the length of time the worker was in covered employment and the amount of his covered employment earnings, but it is scaled to replace only part of his wage loss at retirement. An aged wife, a surviving parent, or a child receives a benefit equal to one-half the amount of the primary benefit; an aged widow receives three-fourths of her husband's primary benefit. By June 1948 the maximum amount payable to a retired worker who received the full primary benefit was $44.40 a month. The total family benefit payable on the worker's wage record cannot exceed twice the primary benefit, 80 percent of the wage earner's average monthly wage, or $85, whichever is the smallest amount.

Not many primary beneficiaries by June 1948 received the maximum amount. Some had become entitled on the basis of wages that were on a much lower level than wages in 1948. Some had qualified on the basis of temporary work in defense and war industries, but, since the benefit amount is determined by dividing wages earned in covered employment by the total number of months elapsed between 1937 and the quarter of their entitlement, their benefits also were computed on a low average monthly wage. The time for accumulating wage credits had been relatively short for all workers, hence the amount added by the annual increment of 1 percent provided in the formula for each year of covered employment was small. In June 1948, average benefits paid among the States to all aged beneficiaries (retired workers, wives, widows, parents) ranged from $17.05 in Mississippi to $24.02 in Connecticut.

The assistance programs are administered by State and local agencies, with the Federal Government sharing part of the cost of assistance and administration. Eligibility for assistance and the amount of assistance given are determined by State policy. A striking fact in any comparison of old-age and survivors insurance and public assistance is the greater degree of adjustment in assistance payments to changed economic conditions. While the benefit formula of the insurance program has remained unchanged since 1939, with only slight increase in newly awarded benefits provided by the increment of 1 percent, in the same 10 years the amounts payable under the public as-

* Prepared by the Statistics and Analysis Division, Bureau of Public Assistance, with the cooperation of the Program Analysis Division, Bureau of Old-Age and Survivors Insurance.

[1] Alaska did not make the study of the old-age assistance case load, and Nevada, which does not administer a State-Federal program of aid to dependent children, did not participate in the study of the case loads in aid to dependent children.

sistance programs have been increased from time to time. Increases in assistance payments have reflected changed concepts of the nature of the assistance programs, attempts to adjust payments to rising living costs, and more adequate financing. Congress twice increased the Federal share of assistance payments, effective in January 1940 and again in October 1946, thus making more funds available to help the States meet the increased need of the recipients. Average payments of old-age assistance in the States in June 1948 ranged from $15.79 in Mississippi to $63.50 in Colorado.

Receipt of Old-Age and Survivors Insurance and Old-Age Assistance

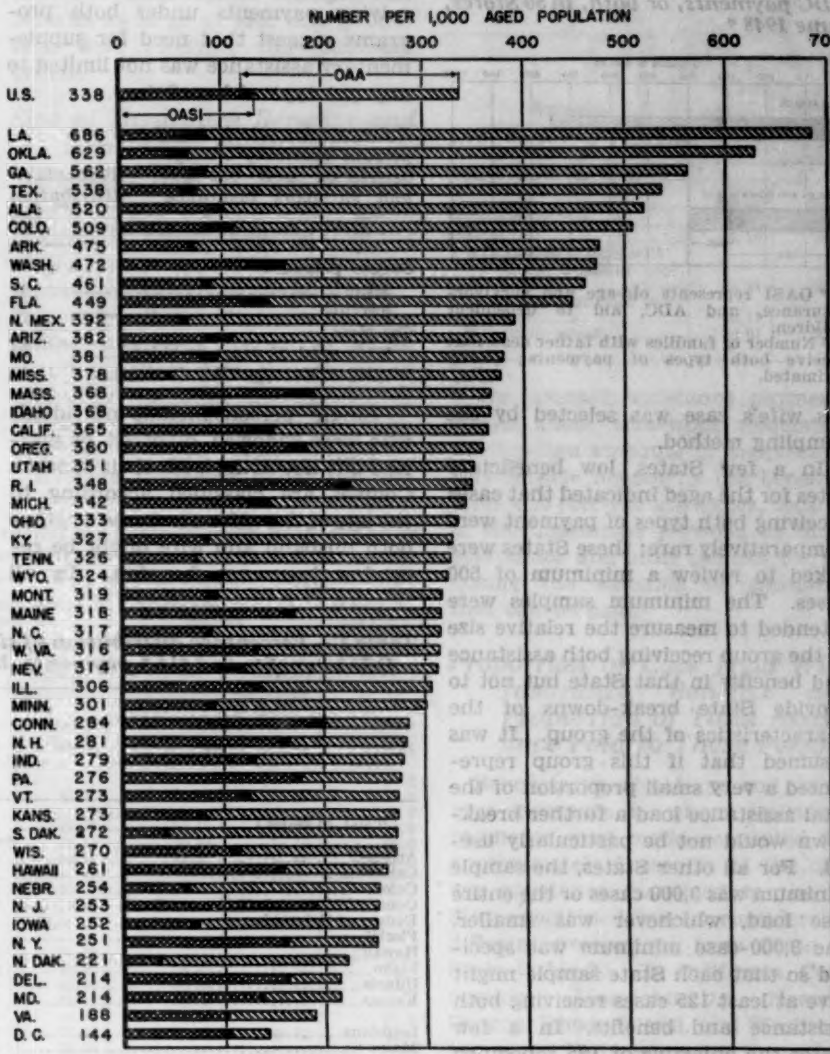
Method of Study

The study of the concurrent receipt of insurance benefits and old-age assistance payments was made in most States in June 1948 but in some States in another month about the middle of 1948.[2] Information was obtained from old-age assistance case records and represents the situation at the time the case was last reviewed by the agency visitor. Instructions for the study took into account the fact that assistance to married recipients is frequently based on a joint budget for husband and wife, with a sharing of expenses and income. They specified that the receipt of insurance benefits was to be reported for any married recipient living with a spouse 65 years of age or older, if the joint assistance budget or the budget for either spouse showed that there was income from the insurance program.

In most instances of beneficiary couples with both husband and wife 65 years of age or older, each receives an insurance benefit; occasionally, however, only one spouse qualifies. Since two beneficiaries were counted for each couple in which both husband and wife were aged 65 or older, even though only one of them received a benefit, the total number of persons shown as receiving both insurance benefits and old-age assistance pay-

[2] Data for Washington relate to the January 1948 case load for old-age assistance.

Chart 1.—*Aged persons receiving OASI benefits, OAA payments, or both, per 1,000 population aged 65 and over, June 1948*[1]

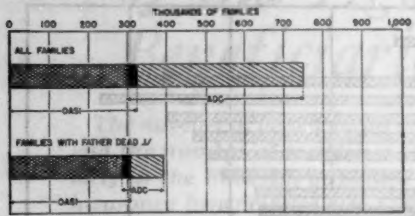


[1] Excludes Alaska; population data not available. OASI represents old-age and survivors insurance, and OAA, old-age assistance.

ments may be slightly exaggerated. On the other hand, the number of aged beneficiaries receiving some type of public assistance was probably somewhat larger than is indicated by a study limited to case loads for old-age assistance, because some aged beneficiaries doubtless receive aid to the blind and others general assistance.

In 36 States the information for the study was obtained on a sample basis. The cases reviewed in a given State were selected by taking every *n*th case from a complete list of cases aided in the survey month, by taking all cases having a case number ending with certain specified digits, or by using tables of random sampling numbers. To avoid overweighting the samples with combinations in which husband and wife received separate assistance payments, the scheduling of this combination was arbitrarily made dependent on the sample status of the husband. If his case occurred in the sample, both he and his recipient wife were scheduled; if his case did not occur in the sample, neither he nor his wife was scheduled even though

Chart 2.—*Families with children under age 18 receiving OASI benefits, ADC payments, or both, in 50 States, June 1948 **



* OASI represents old-age and survivors insurance, and ADC, aid to dependent children.

[1] Number of families with father dead that receive both types of payments; partly estimated.

his wife's case was selected by the sampling method.

In a few States, low beneficiary rates for the aged indicated that cases receiving both types of payment were comparatively rare; these States were asked to review a minimum of 500 cases. The minimum samples were intended to measure the relative size of the group receiving both assistance and benefits in that State but not to provide State break-downs of the characteristics of the group. It was assumed that if this group represented a very small proportion of the total assistance load a further break-down would not be particularly useful. For all other States, the sample minimum was 3,000 cases or the entire case load, whichever was smaller. The 3,000-case minimum was specified so that each State sample might have at least 125 cases receiving both assistance and benefits. In a few States the objective of 125 scheduled cases was not achieved.

Characteristics of Persons Receiving Concurrent Payments

The instructions for the study requested pertinent information on the sex, marital status, and age of wife of the assistance recipients who received insurance benefits. This information was requested in place of reports on the beneficiary type, because beneficiary type is not usually included in assistance records. As shown in the tabulation below (and table 1) persons of every classification included in the study were found among the recipients of old-age assistance receiving insurance benefits. The characteristics of the persons receiving payments under both programs suggest that need for supplementary assistance was not limited to any one type of beneficiary.

Selected characteristics of persons receiving old-age assistance and old-age and survivors insurance	*Percentage distribution*
Total	100
Single persons:	
Male	40
Female	23
Couples:	
Wife aged 65 years or older	25
Wife under age 65	12

"Single" persons include individuals who were widowed, divorced, or married but not living with their spouses. Couples are classified according to the age of the wife to indicate whether both husband and wife might be receiving insurance benefits. In all States combined and in most individual States, single men comprised the largest group of insurance beneficiaries receiving assistance (table 1). In all States combined, couples with wife aged 65 or older were the next in number, although single women were nearly as numerous. Couples with wife under age 65 made up a relatively small part of the total for the 50 States and in most individual States.

As compared with the distribution of these sex and marital groups among all aged beneficiaries in June 1948, single females were underrepresented in the beneficiary groups getting assistance, and single men were overrepresented. Couples with wife aged 65 or older represented the same proportion of all aged beneficiaries and of those getting old-age assistance. Couples with wife under age 65 seem to have been proportion-

Table 1.—*Percentage distribution of single persons and couples receiving both OASI benefits and OAA payments, by characteristic, in a month of 1948* [1]

State[2]	Total	Single persons		Couples	
		Male	Female	Wife aged 65 or older	Wife under age 65
Total, 50 States [3]	100	40	23	25	12
Arizona	100	30	17	37	16
California	100	35	29	25	10
Colorado	100	34	23	31	12
Connecticut	100	45	28	21	6
District of Columbia	100	54	31	9	6
Florida	100	32	18	25	25
Hawaii	100	84	3	3	9
Idaho	100	48	12	24	15
Illinois	100	51	21	21	7
Kansas	100	25	27	29	18
Louisiana	100	33	20	25	22
Maine [4]	100	44	23	24	10
Maryland	100	54	26	15	5
Massachusetts	100	33	35	25	8
Michigan	100	48	14	24	14
Minnesota	100	53	19	22	6
Missouri	100	43	18	29	10
Montana	100	51	19	20	10
Nevada	100	68	14	9	8
New Hampshire	100	44	28	21	7
New Jersey	100	50	25	19	6
New York	100	53	27	14	6
North Dakota	100	45	22	20	13
Ohio	100	49	22	20	10
Oregon	100	44	17	28	11
Pennsylvania	100	54	21	18	6
Rhode Island	100	45	32	19	4
South Dakota	100	44	21	24	12
Texas	100	25	20	33	23
Utah	100	38	24	29	9
Vermont	100	40	22	25	13
Washington [5]	100	35	20	33	12
Wisconsin	100	47	19	23	10
Wyoming	100	54	17	24	5

[1] Data are for May in 2 States, for June in 40 States, and for July in 6 States; OASI represents old-age and survivors insurance, and OAA, old-age assistance.

[2] State data not shown separately if number in sample was less than 100.

[3] Excludes Alaska, which did not make the study.

[4] Represents data for 4 districts for June, 2 districts for April, and 1 district for May.

[5] Represents data for January.

ally less numerous in the group receiving assistance.

The sex and marital characteristics of the total aged population in the various States influence the distribution of all aged beneficiaries and also of aged beneficiaries receiving assistance. Thus, among the groups receiving both types of payments, single men comprised 84 percent in Hawaii and 68 percent in Nevada. Males predominate in the population aged 65 and older in both these jurisdictions.

The average benefit of the insurance beneficiaries who received assistance was $4.61 lower than the average for all aged beneficiaries in June 1948. This suggests that the beneficiaries receiving assistance had had lower wages or shorter periods of work in covered employment than had aged beneficiaries in general. Less than 5 percent of the single male beneficiaries in the study, for example, had benefits as large as $30; nearly one-fifth were receiving the minimum benefit.

Size of Insurance Benefits and Assistance Payments

For more than 85 percent of the elderly single persons and couples studied, the amount received from the assistance agency was larger than the amount of their insurance benefits. In nearly all the States where the sample was large enough to obtain significant State data, the amount of assistance exceeded the amount of benefit for at least 75 percent of the single persons and couples studied.

Average payments under the two programs for single persons and couples in all reporting States were as follows:

Recipient	Average payment: Old-age assistance	Average payment: Old-age and survivors insurance
Single male	$35.46	$18.94
Single female	38.42	16.37
Couple	53.15	26.39
Wife aged 65 or older with:		
2 old-age assistance payments	63.81	29.76
1 old-age assistance payment	59.11	29.21
Wife under age 65	40.91	20.60

The average assistance payments shown above somewhat understate the average amounts of supplementary income needed by the beneficiaries who received assistance, because of the limitations provided by State maximums and other policies for reducing the amounts of assistance that can be paid.

Table 2.—*OASI benefits and OAA payments to persons with both types of payments, in a month of 1948*[1]

State[2]	Average payment to single persons: Old-age and survivors insurance	Average payment to single persons: Old-age assistance	Average payment to couples: Old-age and survivors insurance	Average payment to couples: Old-age assistance	Percent of total OAA payments that exceeded OASI benefits
Total, 50 States[3]	$18.00	$36.54	$26.39	$53.15	85.5
Alabama					*67.6*
Arizona	18.03	45.23	28.75	69.35	97.7
Arkansas					*56.9*
California	20.17	49.75	31.19	81.23	96.8
Colorado	18.39	47.15	29.38	74.14	96.9
Connecticut	19.73	42.14	31.21	55.89	88.2
Delaware					*69.6*
District of Columbia	16.82	32.74			89.9
Florida	15.72	32.85	21.77	42.66	89.7
Georgia					*63.0*
Hawaii	16.35	21.78			57.0
Idaho	17.52	33.22	24.44	54.55	84.1
Illinois	17.75	37.06	*26.49*	*46.86*	82.2
Kansas	*13.91*	*35.17*	*24.61*	*44.15*	89.9
Louisiana	16.49	45.41	23.16	64.42	97.9
Maine[4]	16.32	27.89	24.78	38.72	81.6
Maryland	16.50	29.06			80.8
Massachusetts	19.98	39.32	30.36	57.59	84.7
Michigan	19.63	32.55	27.18	47.85	78.7
Minnesota	17.66	32.85	*26.24*	*56.08*	79.4
Missouri	*15.49*	*34.89*	*25.87*	*49.16*	90.0
Montana	18.36	32.39	24.82	49.52	86.0
Nevada	19.87	46.11			99.1
New Hampshire	17.45	29.50	25.55	42.05	80.5
New Jersey	16.93	33.82	25.87	47.70	85.3
New York	17.59	41.16			87.3
North Dakota	*14.23*	*35.53*			89.5
Ohio	18.51	33.27	26.09	46.73	81.0
Oklahoma			*33.54*	*59.74*	*97.8*
Oregon	19.34	34.61	28.61	51.92	79.3
Pennsylvania	17.36	26.33	*25.97*	*39.04*	74.2
Rhode Island	18.67	35.10	*29.34*	*46.59*	84.4
South Dakota	14.62	30.96	*22.11*	*43.49*	92.0
Texas	*15.20*	*25.47*	22.62	39.81	79.4
Utah	18.95	36.97	28.79	64.11	89.8
Vermont	15.98	32.27	*24.45*	*46.53*	91.3
Washington[5]	19.54	42.09	31.83	63.69	96.0
Wisconsin	18.17	31.58	*25.08*	*51.61*	81.9
Wyoming	18.36	30.73	*24.87*	*54.79*	90.6

[1] Data are for May in 2 States, for June in 40 States, and for July in 6 States.
[2] State data not shown separately if number in sample was less than 50; shown in italics if number was 50–99.
[3] Excludes Alaska, which did not make the study.
[4] Represents data for 4 districts for June, 2 districts for April, and 1 district for May.
[5] Represents data for January.

Proportion of Case Load With Insurance Benefits and Proportion of Total Assistance Paid to These Persons

Beneficiaries of old-age and survivors insurance to whom assistance payments were made accounted for approximately 6 percent of the old-age assistance case load in the 50 States combined, but for considerably different proportions from State to State (table 3). In California, Connecticut, Massachusetts, Nevada, Oregon, Rhode Island, and Washington, about 11–14 percent of the assistance recipients were insurance beneficiaries. In contrast, beneficiaries represented less than 2 percent of the old-age assistance case load in Arkansas, Kentucky, Mississippi, North Dakota, South Carolina, South Dakota, Tennessee, and West Virginia.

Differences in the State proportions are related in part to differences in the extent of coverage of the insurance program. With the exception of Nevada, all the States in which more than 10 percent of the old-age assistance recipients were insurance beneficiaries were in the upper third of the States when ranked according to the proportion of the total aged population receiving insurance benefits in

June 1948. Similarly, of the States in which insurance beneficiaries represented less than 2 percent of the total number of aged recipients of assistance, all but West Virginia were in the lowest third of the States when ranked according to the proportion of aged persons receiving insurance benefits.

In general, insurance beneficiaries do not comprise a large proportion of the assistance loads in States where they represent very small proportions of the total aged population; with certain exceptions, they represent relatively small proportions in rural States and higher proportions in the more industrialized States. Furthermore, all the factors (discussed in the next section) that result in variation in the proportion of beneficiaries getting assistance also affect the proportion of old-age assistance recipients who have insurance benefits.

Table 3.—*Percent of OAA recipients with OASI benefits and percent of total OAA payments made to OASI beneficiaries, in a month of 1948*[1]

States ranked by number of aged OASI beneficiaries per 1,000 population aged 65 or older, June 1948	Percent of OAA recipients with OASI benefits	OAA payments to recipients with OASI benefits as a percent of total OAA payments
Total, 50 States[2]	6.1	5.7
Rhode Island	12.1	9.3
Connecticut	14.2	11.5
New Jersey	7.4	5.5
Massachusetts	14.3	9.8
Oregon	11.2	8.5
Pennsylvania	8.0	5.5
Washington[3]	10.9	7.5
Maine[4]	7.8	6.4
New Hampshire	8.4	6.0
Delaware	6.2	5.0
New York	8.4	6.4
Hawaii	9.0	6.4
Ohio	6.1	4.6
California	11.2	9.6
Michigan	9.6	8.0
Florida	7.9	6.5
Maryland	6.4	5.1
Illinois	6.2	5.1
West Virginia	1.6	1.0
Indiana	5.2	4.0
Vermont	8.4	7.7
Nevada	11.1	10.6
Wisconsin	6.4	5.5
Utah	6.3	4.9
Colorado	6.7	4.7
Arizona	9.6	8.7
District of Columbia	8.4	6.9
Alabama	2.7	2.3
Virginia	3.0	3.9
Idaho	6.0	4.6
Wyoming	5.8	4.4
Montana	5.4	4.5
Missouri	5.4	4.6
Minnesota	3.9	3.0
North Carolina	2.2	2.1
South Carolina	1.5	1.2
Louisiana	4.8	4.5
Georgia	2.7	2.8
Kentucky	.8	.5
Kansas	4.2	3.3
Texas	3.4	3.0
Tennessee	1.0	.8
Iowa	5.3	3.8
Arkansas	1.7	1.4
Oklahoma	3.2	2.8
Nebraska	3.9	3.4
New Mexico	2.7	1.9
Mississippi	1.2	1.1
South Dakota	1.9	1.7
North Dakota	1.9	1.7

[1] Data are for May in 2 States, for June in 40 States, and for July in 6 States.
[2] Excludes Alaska, which did not make the study.
[3] Represents data for January.
[4] Represents data for 4 districts for June, 2 districts for April, and 1 district for May.

Payments of old-age assistance to persons with insurance benefits totaled about $5 million in the study month—somewhat less than 6 percent of the month's total assistance payments. In Connecticut and Nevada, payments to aged insurance beneficiaries represented more than 10 percent of such costs, in 20 States the proportion was from 5 to 10 percent, and in 28 States it was less than 5 percent.

The States in which assistance payments to insurance beneficiaries represented the largest percentages of the total expenditures for assistance were usually the States in which insurance beneficiaries represented the largest proportion of all recipients. In practically all States, however, the proportion of assistance costs accounted for by payments to insurance beneficiaries was somewhat smaller than the proportion of the case load which such beneficiaries comprised. As compared with other recipients of old-age assistance, a large proportion of whom have no income except their assistance payment, recipients who are insurance beneficiaries have their benefits even if they have nothing else. The average amount of assistance paid to recipients who are insurance beneficiaries is therefore below the average for those who are not.

Proportion of Aged Insurance Beneficiaries Receiving Old-Age Assistance

The 145,300 persons found by the study to be receiving old-age assistance in addition to insurance benefits represented 10 percent of all aged beneficiaries in the reporting States. For the individual States the proportions ranged from about 2 percent in Delaware, Kentucky, and West Virginia to 20 percent or more in Arizona, Colorado, Louisiana, Nevada, Oklahoma, Texas, and Washington; the extremes were 2 percent in Delaware and 35 percent in Louisiana. The State differences reflect variations both in the need of the beneficiaries and in the availability of assistance.

Resources of insurance beneficiaries.—The proportion of aged insurance beneficiaries who received assistance in the study month was less than half that of the aged population, excluding insurance beneficiaries, who received old-age assistance—10 percent as compared with 24 percent. In each State also, relatively fewer aged insurance beneficiaries than other aged persons received assistance; in some States the contrast in the proportions was much larger than for the country as a whole (table 4). The smaller proportions of aged insurance beneficiaries receiving old-age assistance than of other aged persons obviously reflects the fact mentioned above—that the beneficiaries, on the average, have more income than do other aged persons. The Bureau of Old-Age and Survivors Insurance has pointed out some of the reasons in addition to the insurance benefits themselves:

"Insurance beneficiaries not only are several years younger than the aged population as a whole but they have been retired from industry for only a few years, and, in general, their employment before retirement was fairly steady. For the most part they have been able to accumulate some assets—frequently a home and a small amount of savings or investments—which have not yet been depleted. Therefore, they are able to draw on these assets to supplement their benefits when necessary. Moreover, insurance benefits when added to their other retirement income enable many beneficiaries to live independently on their own resources, although the level of living of some of them is lower than that of public assistance recipients. In addition, some beneficiaries in current-payment status increase their retirement incomes by working in noncovered employment, and some do so by earning less than $15 a month in covered employment." [3]

Information on the total income of aged insurance beneficiaries is avail-

[3] Bureau of Old-Age and Survivors Insurance, Analysis Division, Analytical Note No. 47, June 30, 1948.

able for 20 cities only.[4] However, because savings depend largely on the same factors that result in relatively high benefits—steady work at good wages—beneficiaries in States with the largest average benefits can be expected to have other resources that are relatively large. Industrial pension plans tend to be concentrated in the more highly industrialized regions of the East and North, where old-age and survivors insurance benefits also are larger. Furthermore, it may be easier in these regions for aged persons to find employment that supplements their benefits or that enables workers who would have little besides their benefits to postpone retirement. State variations in the amount of the other resources of beneficiaries are doubtless greater than are the average-benefit variations, since the latter are reduced by the uniform benefit formula. More ample retirement resources may therefore be the chief reason that only a small proportion of aged beneficiaries received assistance in some of the States with relatively high average benefits.

Even among the States in which both the average benefit and the other resources of beneficiaries can be assumed to be comparatively large, however, there are very marked contrasts in the proportions of beneficiaries getting assistance. There are equally great contrasts among the States with low benefits where other resources are probably also limited. Such contrasts obviously have other causes.

If old-age assistance were administered under identical standards and regulations throughout the Nation, as is the Federal insurance system, the variation in the proportion of aged beneficiaries receiving assistance in the States would reflect only State differences in the requirements and incomes of the beneficiaries. Because assistance programs are State administered, however, differences in the laws, policies, and financing of the programs are also important factors in the variation in the proportion of beneficiaries receiving assistance.

In nearly all States in 1948 the amount that assistance standards allowed for food alone for an aged person would have equaled or exceeded the average insurance benefit in the State. Furthermore, nearly all beneficiaries receiving the maximum benefit would be considered needy in most States if they had no resources other than the benefit. It is by no means true, however, that an insurance beneficiary who would receive assistance in one State would receive it in all other States.

Table 4.—*Percent of aged OASI beneficiaries and of other aged persons in the population receiving OAA payments, June 1948* [1]

States ranked by percent of aged OASI beneficiaries receiving old-age assistance	Percent of—	
	Aged beneficiaries receiving OAA payments	Other aged persons receiving OAA payments
Total, 50 States [2]	10.0	23.7
Louisiana	35.4	65.6
Oklahoma	28.2	60.3
Arizona	25.7	30.4
Colorado	25.4	44.7
Washington	23.1	36.9
Texas	21.5	50.0
Nevada	20.0	21.9
Florida	17.9	35.5
California	17.4	25.0
Missouri	17.0	31.6
Idaho	16.8	29.7
Georgia	15.8	52.2
Massachusetts	15.4	21.9
Michigan	14.0	22.8
New Mexico	13.8	34.9
Wyoming	13.8	24.9
Utah	13.7	26.6
Iowa	13.4	19.1
Montana	13.1	24.6
Oregon	11.9	21.5
Nebraska	11.7	20.1
Alabama	11.2	46.6
Vermont	10.6	16.8
Kansas	10.2	20.8
North Dakota	10.2	19.2
South Dakota	10.0	23.8
Arkansas	9.8	43.4
Minnesota	9.4	23.1
Wisconsin	8.9	17.3
Illinois	8.1	19.5
Mississippi	7.8	34.6
Ohio	7.6	21.1
Rhode Island	7.3	15.6
Maine	7.1	17.5
Connecticut	6.8	10.4
South Carolina	6.6	40.9
New Hampshire	6.3	13.8
Hawaii	6.2	12.0
Indiana	6.1	17.0
North Carolina	5.9	25.0
New York	4.9	10.4
Pennsylvania	4.8	12.0
District of Columbia	3.7	4.6
Maryland	3.7	8.8
Tennessee	3.3	27.2
New Jersey	2.6	7.5
Virginia	2.6	9.6
Kentucky	2.3	26.5
West Virginia	2.2	21.0
Delaware	2.0	6.0

[1] Number receiving OAA payments for month in which study was made (see footnotes, table 1); total number of aged OASI beneficiaries for June 1948 for all States except Washington, where data were for December 1947.

[2] Excludes Alaska, which did not make the study.

Inadequacy of assistance funds.—The States in which the proportion of aged beneficiaries receiving old-age assistance is small in comparison with the proportion of other aged persons aided are States with relatively low fiscal ability and large numbers of needy persons. In eight States[5] the proportion of beneficiaries aided was less than one-fourth the proportion of the remaining aged population receiving old-age assistance. In these States, inadequate funds for assistance necessarily restrict assistance policies. The limited insurance coverage of the population in most of these States puts on public assistance a disproportionate burden for the support of retired persons and survivors of deceased workers. Large assistance loads, in turn, make it harder for elderly beneficiaries to get assistance.

Assistance agencies in some of the States with inadequate funds try to help as many persons as possible by limiting the number of consumption items included in their assistance standards. Among the items for which little or no provision is made in these States is medical care—one of the expenses for which beneficiaries might be expected to seek assistance.

In other States that cannot meet need in full, the agencies set standards that they consider realistic for the minimum requirements of recipients, but they instruct their workers to base assistance payments on a specified percentage of the cost of such requirements. In the study month, West Virginia, for example, provided assistance enough to assure that each recipient's total income would meet 58 percent of his requirements. Percentages may have been still lower in certain counties of several other

[4] Bureau of Old-Age and Survivors Insurance, Division of Program Analysis, *Resources of Old-Age and Survivors Insurance Beneficiaries, Preliminary Summary and Conclusions*, June 1949. Reports on various phases of these studies have been published in the *Bulletin*, in July 1943, September 1943, March 1944, December 1944, January 1945, April 1945, May 1945, September 1945, November 1945, January 1946, March 1947, August 1947, October 1947, February 1948, and September 1948. A complete report on 19 cities is in preparation.

[5] Alabama, Arkansas, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, West Virginia.

States that authorize the local units to meet a uniform percentage of need if local funds are inadequate. Since these policies limit the amount against which an applicant's income is measured to determine his eligibility for assistance, they exclude persons having income equal to the percentage of requirements met. It is probable that some insurance beneficiaries in these States have enough income to make it impossible for them to get assistance, even though they have less than 100 percent of the amount that assistance standards would provide if the agency could meet them in full. Such policies help to explain the relatively small proportion of beneficiaries receiving assistance in some of the Southern States where average insurance benefits and, probably, amounts of other income are low.

Other assistance policies affecting eligibility.—A great variety of other policies are influential in determining how many beneficiaries can receive assistance. Limits on the amount of real or personal property or current income that recipients may have differ from State to State. In some States the property limits do not apply to property that the recipient uses as a home; in Tennessee, on the other hand, an applicant is ineligible for old-age assistance if the assessed valuation of his home is more than $1,000.

State policies governing the consideration given to the need and the income of members of a recipient's family also differ. Many, but not all, States include the needs of an ineligible wife in determining the need of a male recipient; some States also permit a recipient with dependents to allocate whatever income he may have to meet the needs of his dependents before it is measured against his individual requirements. Some States refuse assistance if the agency believes that an applicant's legally responsible relatives are able to support him. In contrast, laws in Texas and Utah make it illegal for assistance agencies to interview relatives of applicants for old-age assistance to seek support for the applicant.

The total effect of varied assistance policies on the number of aged persons eligible for assistance cannot be measured State by State. It can be illustrated, however, by contrasting the provisions for old-age assistance in Delaware and Louisiana—the States representing the extremes in the proportion of beneficiaries receiving old-age assistance.

Delaware provides old-age assistance for an unusually limited group. The State law specifies that the sum of the assistance and any regular cash income shall not exceed $480 a year. A person with monthly cash income of $40 or more, therefore, cannot receive old-age assistance. Even if an applicant's cash income is less than $40, he is ineligible for aid if he has a bank account of more than $300, if he owns an automobile, or if he has a responsible relative (spouse, child, or grandchild) whom the agency considers able to support him. Life insurance policies must usually be adjusted so that the recipient's only remaining equity is the cost of his burial. The agency relies chiefly on clinics and hospitals for the medical care of recipients and hence includes comparatively little for medical needs in the plans of old-age assistance recipients.

Since Delaware ranks in the highest fourth of the States in the average benefit received by insurance beneficiaries, and since the beneficiaries' other resources can be assumed to be relatively high also, it is probable that most beneficiaries in this State are ineligible for old-age assistance.

Under assistance policies in Louisiana, a recipient can have, in addition to his home, other real property with an assessed value of $1,500, provided that this property is developed as a resource; the maximum for a couple is $2,000. The holding of life or burial insurance is permitted if the cash surrender value is not more than $1,000. A maximum of $500 is set on permissible cash or other assets. The law provides that the total monthly income including assistance shall be at least $50 for one recipient and at least $45 each for two or more recipients in a household. Requirements above $50 are recognized in the assistance standards. Under agency policy, whatever private income recipients have is applied first to the needs of their dependents in the household. Visitors are not instructed, as in Delaware, to get in touch with relatives to seek contributions to the support of the recipient.

Because of the more limited resources among the population generally in Louisiana than in Delaware, a larger proportion of beneficiaries would be expected to receive assistance in Louisiana if assistance policies were identical. Difference in assistance policies is an additional reason for the difference between these two States in the proportion of aged beneficiaries receiving old-age assistance—and is one explanation of less pronounced differences in the proportion for the other States.

Unwillingness to apply for assistance.—Another factor—not unrelated to assistance policies—affecting the proportion of insurance beneficiaries getting public aid is the attitude of the beneficiaries toward applying for it. Old people are reluctant to ask for public aid where the legislators and the staff of the assistance agencies make it evident that they consider old-age assistance a program only for destitute persons. There is less reluctance to apply in States where policies are influenced by pension philosophy and where large numbers of people are receiving assistance. An unknown number of insurance beneficiaries whose incomes are small enough to make them eligible for public assistance have continued to live at a very low level rather than apply for assistance. Perhaps some of them do not know that they may receive both insurance benefits and assistance payments.

The study of beneficiary resources in 20 communities made by the Bureau of Old-Age and Survivors Insurance between 1941 and 1946 contributed striking evidence of the fact that beneficiaries were not rushing to ask for public assistance. The Bureau has found, furthermore, that persons who are eligible for insurance benefits and whose retirement resources are limited enough for them to qualify for public assistance often do not stop work at age 65 or, if they do stop, they are likely to take a job again when their health permits or they can get employment. In each of the cities in which the studies were made, bene-

ficiaries with the smallest amount of retirement income and assets reported employment more frequently than did those with more adequate resources.

Increase in Number of Persons Receiving Payments Under Both Programs

Several State public assistance agencies have reported that the number of recipients of assistance receiving insurance benefits has increased. Such increases have resulted in part from the growing number of aged beneficiaries under old-age and survivors insurance, especially after the war when many elderly workers were released from employment. The number of old people receiving insurance benefits in the United States in June 1948 was 22 percent larger than in June 1947 and 55 percent larger than in June 1946.

Assistance agencies in Delaware, the District of Columbia, Oregon, and Virginia reported the number of recipients getting old-age and survivors insurance in June 1947 and June 1948.[6] In these States the number of persons with income from both programs increased by about 50 percent or more, although the number of aged beneficiaries in the same States increased only some 20 percent in the year. Rising living costs are primarily responsible for the greater increase in the number of beneficiaries receiving old-age assistance than in the total number of beneficiaries. Some of those who applied for assistance had doubtless exhausted savings that would have enabled them to remain self-supporting somewhat longer if living costs had not gone up so much.

Receipt of Old-Age and Survivors Insurance and Aid to Dependent Children

Provided that a parent has acquired insured status for old-age and survivors insurance, two groups of children under age 18 are eligible for benefits: children of a retired worker if living with and dependent on the parent, and children who had been dependent on a parent who had died. The latter group represented about 96 percent of all child beneficiaries in June 1948.

Information on the number of families receiving both old-age and survivors insurance and aid to dependent children was obtained by State and local assistance agencies as part of a study of the characteristics of families receiving aid to dependent children. The study was made in all the 50 States that administer aid to dependent children with Federal participation; the study month varied for the different States from March to June 1948. Instructions for the study specified that receipt of old-age and survivors insurance was to be reported if received by anyone in the group included in determining the assistance payment. While in the great majority of cases the children probably received benefits, occasionally a grandparent or other elderly relative may have been the only beneficiary in the group. No attempt was made in the study to obtain information on the number of children receiving both insurance benefits and assistance since the basis of the child count differs for the two programs.[7]

Fewer State data are presented for this study than for the study of old people receiving assistance and insurance benefits. The size of the State samples for the study of the characteristics of families receiving aid to dependent children was determined so as to provide valid State data for most items in that study. The number of families in the sample that received both aid to dependent children and insurance benefits was too small in some States to make a further break-down valid for the State, although the State data are included in the national totals.

State agencies were asked to schedule at least 500 families or their entire case load, whichever was less, and it was suggested that no more than 5,000 families be studied. Within these limits, the States determined the size of their samples in accordance with the amount of State detail desired. Forty-three States studied only part of their case loads, using the sampling methods that were applied to the study of concurrent receipt of old-age and survivors insurance and old-age assistance.

Characteristics of Families Receiving Concurrent Payments

The study found that, in five-sixths of the families receiving both insurance benefits and aid to dependent children, the mother was maintaining a home for the children and no natural or adoptive father or stepfather was in the home. Receipt of insurance benefits in these families indicates that the father was dead.

Relatives with whom children were living	*Percentage distribution*
Total	100.0
Mother only	84.0
Both parents, natural or adoptive	4.5
Mother and stepfather	1.7
Father only	.6
Father and stepmother	(1)
Stepparent, no natural parent in home	.3
Other relative [2]	8.9

[1] Less than 0.05 percent.

[2] In a few of these families the relative with whom the children lived rather than the children may have received the insurance benefit.

Probably the father was dead, also, in most of the 9 percent of the families in which the children were living with relatives other than parents. Among the families receiving both types of payments there were few with fathers in the home. This is also true of all families that include child insurance

[6] Data on the number of beneficiaries receiving benefits were not available by State before June 1947; earlier data included all benefits in force, even though some were not in current-payment status.

[7] Because of the family maximum in the insurance program, claims for benefits for children under age 18 in large families frequently are not filed for more than three children if the mother is a beneficiary or for more than four children if she is not. The number of child beneficiaries is smaller in these families, therefore, than the number of children who would be eligible for or who actually share the benefits. If such families also receive aid to dependent children, all the children under age 18 might be counted as receiving assistance. In the States which give aid to dependent children only to children under age 16 or age 14, on the other hand, children who have reached these ages would be excluded from the number of children receiving aid to dependent children, though they might be included in the count of child insurance beneficiaries.

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beneficiaries; in only about 5 percent of the families receiving insurance benefits and aid to dependent children were the natural or adoptive fathers of the children in the home. These fathers must have been at least 65 years old since the family received old-age and survivors insurance benefits; they must have been physically or mentally incapacitated since the children also received aid to dependent children.

In the families receiving both insurance benefits and assistance in which the mother was the only parent in the home, an average of 2.96 children received aid to dependent children, as compared with an average of 2.46 in similar assistance families not receiving insurance benefits. Of the mother-only families receiving old-age and survivors insurance, one-third had more than three children. Their need for assistance may have resulted from the fact that the maximum family insurance benefit payable is too low to meet the need of the larger families, especially families with more than three children, unless they have other resources.

Size of Insurance Benefits and Assistance Payments

In the 50 States combined the total payments of aid to dependent children to families with insurance benefits were 167 percent of the amount of their benefits. This ratio was lower than the ratio (202 percent) of total assistance to total benefits for the aged persons getting both. California was the only State in which the total amount of aid to dependent children was as much as two and a half times the total amount of insurance benefits paid.

Insurance benefits received by the families also receiving aid to dependent children averaged $37; assistance paid to these families averaged almost $62. For 76 percent of the families, the assistance payment was larger than the insurance benefit. The assistance payment exceeded the benefit for at least two-thirds of the families getting both types of payments in all but two of the 21 States for which the study supplied significant State data on this point.

Proportion of Case Load With Insurance Benefits and Proportion of Assistance Paid to These Cases

As in old-age assistance, only a minor part of the case load or expenditures for aid to dependent children can be attributed to supplementation of the income of beneficiaries of old-age and survivors insurance. Families receiving both types of payments comprised only 4.8 percent of all families receiving aid to dependent children; in Arkansas, New Mexico, Oklahoma, and Tennessee such families represented less than 2 percent of the case loads (table 5). In contrast, such families represented 10–12 percent of the case loads in Indiana, Maine, Massachusetts, New Jersey, Ohio, and Vermont, and 16 percent in Connecticut.

The contrast between these two groups of States results largely from differences in the occupations of the employed population of the States and in the proportion of all families in the population that include child insurance beneficiaries. Three[8] of the four States in which less than 2 percent of the assistance case load was receiving insurance benefits in the study month were among the lowest 10 States when ranked by the proportion of all children receiving insurance benefits in June 1948. Furthermore, in all but two (Kentucky and West Virginia) of the third of the States with the smallest proportions of the case load receiving insurance benefits, the child beneficiary rate was below the average for the country. All of these are rural States where the exclusion of agricultural employment limits the number of old-age and survivors insurance beneficiaries.

The relationship between State rank in the proportion of aid to dependent children families receiving old-age and survivors insurance benefits and in beneficiary rate is less consistent for children than for the aged. State differences in the composition of the aid to dependent children case load affect the State variation in the proportion of the assistance families receiving insurance benefits. For example, in the States with more than 10 percent of the assistance families receiving insurance benefits, families with the father dead represented higher-than-average proportions (30–39 percent) of all families receiving aid to dependent children. Since survivor children account for most of the child insurance beneficiaries, it is not surprising that the proportion of the aid to dependent children case load receiving insurance benefits in these States was also relatively large.

West Virginia and Pennsylvania, on the other hand, had the highest child beneficiary rates in the country, but only 2 percent and 3.7 percent, respectively, of the families receiving aid to dependent children also received insurance benefits. Families with survivor children represented small proportions of the case loads in these States, partly because eligibility for aid to dependent children has been extended through more liberal interpretation of incapacity of a parent and absence from the home. As a result, in more than four-fifths of the families receiving aid to dependent children in these States the father was living. Of the families with father living, only the relatively small number with father 65 or more years of age could have included child beneficiaries. Despite high child beneficiary rates, therefore, small proportions of the total aid to dependent children case loads received old-age and survivors insurance benefits.[9]

Payments of aid to dependent children to families receiving old-age and survivors insurance accounted for only 4.5 percent of the expenditures for aid to dependent children in all States but represented 10 or more percent of such expenditures in Connecticut, Indiana, Maine, and Vermont (table 5). Such payments represented less than 2 percent of all aid to dependent children payments in the study month in Arkansas, New Mexico, Oklahoma, South Carolina, Tennessee, and West Virginia.

[8] Arkansas, New Mexico, and Oklahoma.

[9] Disability grants, widows' assistance, and death benefits from the United Mine Workers of America Welfare and Retirement Fund undoubtedly also reduced somewhat the number of families with child beneficiaries of old-age and survivors insurance who had to apply for aid to dependent children in West Virginia and Pennsylvania.

Proportion of Families With Child Insurance Beneficiaries Receiving Aid to Dependent Children

The 21,600 families getting both insurance benefits and aid to dependent children represented 6.7 percent of all families with child beneficiaries in June 1948. It is not possible to show the comparable proportion for each State, since State figures for the number of families in which there are child beneficiaries are not available. The proportions doubtless vary, as do those for aged beneficiaries getting old-age assistance, and are influenced by similar factors—State differences in the total resources of beneficiary families, in funds available for assistance, assistance policies, and the willingness of families who might qualify for assistance to request it.

The proportion of families with child beneficiaries receiving aid to dependent children was somewhat smaller than the percent of aged beneficiaries receiving old-age assistance. Unfortunately, it is not known whether other resources—including employment of some members of the survivor families—made assistance less necessary for families with child beneficiaries than for aged beneficiaries, or whether differences in assistance policies for the two age groups made it more difficult in some States for families with child beneficiaries to get assistance. The differences in the proportions of beneficiaries receiving assistance under the two programs may reflect largely the greater urgency of medical care for aged persons. On the other hand, at the time of the study, more States had reductions in the percent of need met by payments for aid to dependent children than for old-age assistance and the reductions were frequently larger.

Implications of the Findings

Despite the limitations on the types of employment now covered under old-age and survivors insurance, this program has materially reduced the number of old people and families with dependent children who otherwise would receive public assistance. Moreover, for those receiving payments under both programs the insurance benefit has reduced the amount of the assistance payment.

Table 5.—*Percent of ADC families with OASI benefits, percent of total ADC payments made to beneficiary families, and percent of ADC payments that exceeded OASI benefits to same families, in a month of 1948* [1]

States ranked by number of child OASI beneficiaries per 1,000 population under age 18, June 1948	Percent of ADC families with OASI benefits	ADC payments to families with OASI benefits as a percent of total ADC payments	Percent of all ADC payments that exceeded OASI benefits [2]
Total, 50 States [3]	4.8	4.5	75.7
West Virginia	2.0	1.3	-------
Pennsylvania	3.7	2.3	*68.6*
Maine	10.8	10.0	83.1
Massachusetts [4]	10.2	8.1	*87.0*
New Hampshire	7.5	4.6	-------
New Jersey	11.6	9.6	*75.0*
Ohio	11.6	9.2	68.5
Rhode Island	8.0	5.0	-------
Connecticut	16.3	10.4	*71.1*
Michigan	7.7	6.6	75.0
Florida	4.3	4.6	78.7
Indiana	11.0	11.5	*71.4*
Illinois	4.7	3.5	79.0
New York	5.1	4.1	83.6
Virginia	3.6	3.3	-------
Maryland	4.1	3.8	-------
Kentucky	2.2	2.1	-------
Arizona	6.0	6.0	-------
Oregon	8.6	6.2	-------
Vermont	11.9	12.5	*66.3*
Delaware	8.5	8.2	-------
California	8.5	6.9	*90.2*
Alabama	2.7	2.7	*50.0*
Utah	4.0	3.0	87.6
Washington	5.8	4.0	-------
North Carolina	3.5	3.5	*53.1*
Georgia	2.8	2.5	-------
Montana	4.6	3.7	*79.8*
South Carolina	2.4	1.8	-------
Wisconsin [5]	8.8	7.7	*86.8*
Tennessee	1.7	1.5	-------
Colorado	4.8	4.0	-------
Hawaii	3.2	2.3	-------
Missouri	3.0	3.1	*73.3*
Idaho	4.8	3.5	-------
Texas	3.2	3.9	-------
District of Columbia	5.7	4.2	-------
Louisiana	2.6	2.3	-------
Wyoming	7.1	5.0	-------
New Mexico	1.5	1.4	-------
Minnesota	5.7	6.0	*85.7*
Oklahoma	1.7	1.9	-------
Kansas	4.6	4.0	-------
Iowa	9.1	7.0	*70.0*
Arkansas	1.8	1.3	-------
Nebraska	4.1	3.5	-------
Mississippi	2.5	2.9	-------
South Dakota	3.0	3.8	-------
North Dakota	2.8	2.1	-------
Alaska [6]	7.7	8.3	-------

[1] Data are for May in 2 States, for June in 40 States, and for July in 6 States; ADC represents aid to dependent children, and OASI, old-age and survivors insurance.

[2] State data not shown separately if number in sample was less than 50; shown in italics if number was 50–99.

[3] Excludes Nevada, which did not make the study.

[4] Represents data for March.

[5] Represents data for April.

[6] Not ranked because population data not available.

The proportion of beneficiaries found in 1948 to be getting concurrent payments—1 in 10 for aged beneficiaries and 1 in 15 for families with child beneficiaries—does not reflect the total number whose income was too low to meet their needs. Undoubtedly other beneficiaries applied for assistance but were unable to receive it because their assets exceeded the property limitations in the assistance program or because their income—though recognized by the assistance agency to be inadequate—exceeded the reduced percentage of need that the agency was able to meet for all recipients. Earlier studies of the resources of insurance beneficiaries have shown, moreover, that some beneficiaries refrain from seeking help altogether, and others for as long as they can, often existing at extremely low levels of living as an alternative.

The proportion of beneficiaries receiving public assistance in 1948 was lower also than can be expected in a mature insurance program unless fundamental changes are made in title II of the Social Security Act. During most of the years that the insurance program has been in operation, retired and survivor beneficiaries who were able to work could supplement their insurance benefits with earnings in noncovered employment or earnings of less than $15 in covered employment—a situation that may not continue indefinitely. Some for whom work was impossible or not available had assets that they could use. As the aged beneficiaries become an older group, more of them will use up their assets so that more of them will find it necessary to seek assistance.

An increase in insurance benefits would do much to counteract this tendency. A benefit formula that provided a larger primary benefit and permitted larger total benefits to be paid on a single wage record would increase the amounts payable to workers who had worked in employments already covered by the program and to their survivors. Extension of coverage would also increase the benefits of the people in these employments

in the instances in which a worker's periods of covered employment have been intermingled with periods of noncovered employment for which he received no wage credits.

In nearly all States the average amount of supplementary assistance in 1948 was found to be well above the average amount of the insurance benefit to the same persons. Insurance benefits would have to be more than doubled to reduce materially the need for supplementary assistance. Increase in the maximum benefit payable on a single wage record, so that larger families will receive amounts as nearly commensurate with their needs as the smaller families, would considerably reduce the burden on the aid to dependent children program, since the record shows that it is the larger families among the survivor beneficiaries who are most apt to receive assistance. Because a benefit formula must be set to meet the requirements of the greatest number of potential beneficiaries, benefits would doubtless continue to be inadequate for the largest survivor families if the parent's average monthly wage had been low. Benefits will probably be inadequate also for some retired persons with unusual medical expenses.

Extension of old-age and survivors insurance to include workers in employments not presently covered, especially if coverage is extended to agricultural employment, would go far to shift part of the burden of support of those who are too old or too young to work for a living from public assistance to the insurance program. Reduction of the assistance costs in agricultural States with relatively small tax resources would help to release funds for more adequate assistance to the persons who would still need it and for other State services.

Periods of illness have the same effect as periods of noncovered employment in reducing insurance benefits or making it impossible to qualify for benefits. Provision of insurance benefits for disability could substantially reduce the need for public assistance.

UNEMPLOYMENT INSURANCE FINANCING

(Continued from page 9)

States no employer should be held responsible for unemployment which, but for the combination, would not have been compensated.

Transfers of Experience

Most of the amendments in the experience-rating provisions have been designed to reduce rates generally for all employers. Transfer provisions are designed to give a successor employer any advantages in terms of rate reduction that the predecessor employer from whom he acquired a business may have had. The demand that the successor be allowed to make use of his predecessor's experience record as a basis for his rate determination grew out of the requirement in pooled-fund States that rates must be based on a minimum of 3 years' experience and in reserve-account States that before an employer's rate can be reduced he must have accumulated enough in his reserve account to meet the standards in section 1602 (a) (3) of the Internal Revenue Code. Legislation in recent years has been marked by the general extension of transfer provisions making the conditions under which experience-rating records are transferred less and less restrictive.

In 1945, all but one [39] of the 45 States with experience rating had transfer provisions. In 1949 all the 51 State laws include provision for transfers.

In 1945 only three [40] of the States made provision for partial transfers. The others limited transfers to those situations in which the successor acquired all or substantially all of his predecessor's business. In 1949, 19 States [41] provide for partial as well as total transfers—that is, the laws provide for the transfer of only a part of the experience-rating record when only a portion of a business is acquired by a successor employer. The other 32 States still limit the transfer provisions to instances in which the acquisition includes all or substantially all of the predecessor's business.

In 1945 in only 15 States [42] was the transfer of the record mandatory if the transfer of the business came within the terms of the provision; in 6 States [43] the transfer was not made without the consent of both predecessor and successor; in 3 [44] the consent of the successor alone was needed; and in 1,[45] the consent of the predecessor. In 14 States [46] the transfers could be made at the discretion of the agency. In 1949 a higher proportion of States make statutory provision for the mandatory transfer of the record in case of the business transfer. In 35 States [47] the record must be transferred if the successor acquires the total business and in 8 States [48] if he acquires a portion of the business.

[39] Idaho.

[40] Indiana, Pennsylvania, Wisconsin.

[41] California, the District of Columbia, Florida, Indiana, Kansas, Louisiana, Maryland, Montana, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, Rhode Island, Texas, Utah, Virginia, Washington, Wisconsin.

[42] Arkansas, California, Colorado, Georgia, Illinois, Iowa, Kentucky, Maine, Massachusetts, Missouri, Nebraska, New Hampshire, New Jersey, Oregon, South Carolina.

[43] Hawaii, North Carolina, Pennsylvania, South Dakota, Virginia, Wyoming.

[44] Arizona, the District of Columbia, Kansas.

[45] Florida.

[46] Connecticut, Delaware, Indiana, Louisiana, Maryland, Michigan, Minnesota, New Mexico, North Dakota, Ohio, Oklahoma, Texas, Vermont, Wisconsin.

[47] Alabama, Alaska, Arizona, Arkansas, California, Colorado, the District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, South Carolina, Tennessee, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming.

[48] California, the District of Columbia, Indiana, Louisiana, Maryland, Utah, Washington, Wisconsin.

The Employment Security Program in a Changing Economic Situation

The Federal Advisory Council of the Bureau of Employment Security at its meeting this past September adopted resolutions, given in full in the following pages, on the employment service and on unemployment insurance. The conference, which was the Council's first since the Bureau's transfer from the Social Security Administration to the Department of Labor, heard brief statements from the Secretary and the Under Secretary of Labor, as well as from Arthur J. Altmeyer, Commissioner for Social Security, and Robert C. Goodwin, Director of the Bureau of Employment Security. A summary of Mr. Altmeyer's statement follows the recommendations.

THE Federal Advisory Council of the Bureau of Employment Security met in Washington on September 14 and 15, 1949. The Council, established under the Wagner-Peyser Act, has 35 members, who represent business, labor, veterans' groups, and the general public. Since the adoption of the President's Reorganization Plan No. 2 of 1949, transferring the Bureau of Employment Security to the Department of Labor, the Council has responsibility for advising the Secretary of Labor and the Bureau on all matters related to the public employment service and unemployment insurance.

It was the consensus of the Council that the unemployment insurance payments to unemployed covered workers during the past several months have contributed to checking a possible recession and that, with other complementary measures, they have helped to "firm up" the economic situation to a considerable extent.

The following resolutions were adopted by the Council, which will meet again in late November to take up items carried over from the September meeting and to consider other important policy questions.

The Council's Resolutions

The Employment Service

1. *Providing leadership in community employment planning.*

The Council commends the activities of the Employment Service to date in providing leadership in community employment planning.

In addition, it recommends that State and local "maximum employment committees" be established to bring the entire resources of the community together to meet critical unemployment situations where they exist.

Business, labor, civic, veteran, and welfare organizations should be called upon to cooperate fully in the work of the committees.

The local employment offices should stimulate the establishment of these committees and perform planning, staff, and informational services for them when they are established.

The Bureau of Employment Security should further this effort by meeting with national representatives of national organizations in Washington and request their cooperation in furthering this program throughout their memberships.

2. *Special problems of veterans in a period of increased unemployment.*

Careful attention is invited to the report of the Committee on Veterans Employment, as adopted by the Federal Advisory Council September 17 and 18, 1948, all of the recommendations of which we specifically reaffirm. A report on the progress made toward the attainment of each specific recommendation should be made by the Bureau of Employment Security to the members of the Federal Advisory Council at or prior to its next meeting.

It is particularly distressing to note that, during the last 3 years, congressional appropriations for the operational functions of the United States Employment Service and the Veterans Employment Service have necessitated drastic curtailment of personnel of both services, with a consequent drastic reduction in the counseling, job development, placement, and other essential activities of the United States Employment Service and the Veterans Employment Service.

It is absolutely essential that adequate appropriations be made by Congress for these purposes, if the promise set forth in the Servicemen's Readjustment Act that "there shall be an effective job counseling and employment placement service for veterans . . . so as to provide for them the maximum of job opportunity in the field of gainful employment" shall be effectuated.

An equal opportunity for the gainful employment of veterans and disabled veterans—handicapped by less seniority and less job experience—can be afforded them only by an intensive application of these operational functions, which, unfortunately, cannot be adequately performed if it is impossible to hire adequate personnel because of inadequate appropriations.

The Council recommends that the Secretary of Labor, the Director of the Bureau of Employment Security, and the Chief of the Veterans Employment Service jointly request supplemental appropriation to restore personnel, previously released due to inadequate appropriations, so that the United States Employment Service and the Veterans Employment Service will be able to fulfill the obligations set forth by Congress in the Servicemen's Readjustment Act of 1944.

3. *Collection and use of labor market information.*

The Council recommends that labor market information collected by the Employment Service include data pertaining to employment opportuni-

ties for youthful job seekers. This has reference to facts on the supply and demand for workers in entry jobs as well as occupations suitable for college graduates. The importance of this kind of information lies in the fact that young people are likely to be among the most disadvantaged elements in the labor force in the years ahead and that many thousands of G. I.'s and others will be graduating from colleges and universities in 1950, 1951, and 1952 in a job market difficult for professional workers.

The Committee recommends the restoration of basic industry information, including current supplements. Such information would furnish a useful resource in counseling and placement.

The Committee recommends that the Bureau of Employment Security emphasize to the State agencies the importance of wide dissemination of labor market information. The Bureau of Employment Security should also release information regularly on labor market conditions from a national point of view and should expand its mailing lists to national organizations concerned with public affairs and to industry and trade journals.

Local offices in collecting and analyzing labor market information should take special account of employment, particularly if it is reflected in short hours of work, and thus bring about a more comprehensive interpretation of the extent of total and partial unemployment in the area.

4. *Establishing a systematic approach to employer relations and job development. Emphasis on the job development in the "major market."*

The policy developed by the Bureau of Employment Security, whereby local office personnel regularly visit employer establishments representing the greatest job opening potentials, to the extent made possible by limited appropriations and personnel, is commendable.

Recognizing the fact that the large majority of small employers have comparatively few potential job openings, the use of such devices as the telephone, radio broadcasts, and of direct mail solicitation, accompanied by labor market information bulletins, should continue to be utilized.

The Council nevertheless believes it would be highly desirable that such additional personnel as might be required to further develop the job opening possibilities among smaller establishments be made available through increased congressional appropriations.

Greater penetration by the Employment Service in the placement of employables into the labor market is deemed highly desirable, for the mutual convenience of employers and potential employees.

5. *Clarifying policies concerning the employment of Puerto Rican and foreign agricultural labor.*

Your Employment Service Committee feels that insufficient information, background, and time precluded a policy recommendation on this item and recommends that this subject be put on the agenda for consideration at the next meeting of the Council.

Unemployment Insurance

1. *Extension of coverage to small employers.*

While the original social security legislation excluded from protection employees of firms with fewer than eight workers, primarily because of the administrative difficulties of obtaining reports and auditing records of such firms, there is general agreement today that these considerations no longer apply. About 3.5 million workers, in an average week, would be added to the coverage of the program if this restriction was removed; this understates the number of workers who would benefit by the change, since many workers move from small to large firms and back again during the course of a year. The council notes that the experience of the 17 States which cover employers with one worker has demonstrated the absence of serious administrative difficulties, as well as the removal of inequities which are hard to explain to the public. Coverage of one or more employees will establish the same coverage for unemployment insurance as for old-age and survivors insurance.

After careful consideration of these factors, the Council unanimously recommends the extension of the Unemployment Tax Act to employers of one or more employees.

2. *Removal of exclusion of coverage of nonprofit organizations.*

At the present time, about 600,000 jobs are outside the protection of the unemployment insurance program because of the present exclusion of nonprofit organizations from the Unemployment Tax Act. The original exclusion of this group was based upon the fear of government control, and anxiety lest its tax-exempt status might be jeopardized. There is general agreement today that workers employed by these organizations are discriminated against since they do not receive the same protection as privately employed workers in the same occupations with whom they share the same risk of unemployment, and that lifting this exemption need not affect the special legal status of religious and other nonprofit organizations. This has been found to be the case in Hawaii, where nonprofit organizations are covered, and in the six other States where some parts of this group are covered. The Senate Advisory Council recommended coverage of nonprofit organizations in its report to the Senate Finance Committee in the fall of 1948.

In the light of these considerations, the Council unanimously recommends extension of the Unemployment Tax Act to all employees of nonprofit organizations except to ministers and members of religious orders and to part-time workers who earn less than $45 per quarter, or whatever figure may be approved for old-age and survivors insurance.

3. *Wage base.*

The Council recommends that the wage base for unemployment taxes be brought to the same point that the wage base may be brought to in old-age and survivors insurance and that the uniform base be substantially raised.

4. *Studies on benefit financing.*

The Council endorses and urges the Bureau of Employment Security to prosecute vigorously studies on the financial soundness of the several State unemployment insurance systems; on methods of revising the present financing scheme in order to avoid the existing factors that impose high tax rates during depressions and low tax rates during prosperity; that such studies explore the extent to which

covered workers exhaust their benefits before their unemployment has ended; the extent to which their unemployment continues after benefits are exhausted; and related issues designed to throw light on the extent to which unemployment insurance is meeting the objectives of providing benefits to involuntarily unemployed people.

5. *Administrative financing.*

The effective operation of the unemployment insurance program depends in large part on the adequacy of congressional appropriations for administration. The program has had a long record of inadequate appropriations. During the last 14 years it has been necessary to request 12 deficiency appropriations. Adequate funds should be provided in advance of the fiscal year in order that both the Bureau of Employment Security and the State agencies may plan their activities for a full fiscal year. These funds should be adequate to assure full and prompt payment of benefits; the maintenance of procedures for preventing abuses of the program and for assuring public understanding of the program. The Bureau of Employment Security should be staffed to provide leadership to the States in all these areas and to supply current information on the effect of the existing system on the stabilization of employment, on providing for wage loss due to involuntary unemployment, and on sound fiscal policies.

The Council therefore recommends that the Federal authorities take all actions necessary to provide funds for both State and Federal administration adequate for proper administration and for the development of the unemployment insurance program.

6. *Federal proceeds of Federal unemployment tax.*

The Council recommends that the Federal proceeds of the Federal unemployment tax be automatically appropriated to the Federal unemployment account for Federal and State administrative expenses and for reinsurance purposes; and for continuation of the provision for a contingency fund to supplement basic grants to the States for administrative purposes. It further recommends that the contingency fund be made sufficiently large to cover probable needs; and that, when necessary, Congress be requested to appropriate additional funds for administrative purposes from the general funds of the Treasury to supplement the proceeds of the tax.

Unemployment Insurance Trends and Developing Problems

Mr. Altmeyer, in his talk before the Advisory Council, pointed to the fact that as yet the unemployment insurance program had not faced a real test of its efficacy in a major depression. The Social Security Act was passed in 1935, but unemployment insurance payments were not available until the depression was on its way out, when persons who were unemployed had, for the most part, not developed benefit rights.

Then came the war and full employment, followed by the reconversion period when unemployment was far below the level some persons had predicted. The recent rise in unemployment has been met without endangering the State reserves, even though in June 1949 the reserves had dropped from the preceding year's totals in a number of States. There have been few criticisms of the program in the press recently; in fact, the part unemployment insurance payments have played in bolstering local purchasing power has been termed "constructive." Currently, employment is rising nationally, though it is still spotty in some places and unemployment may again increase.

The adequacy of the present program for the worker and the country should be judged from the point of view of the proportion of wage loss it is compensating. Mr. Altmeyer cited the case of Muskegon, Michigan, where in the first 5 months of 1949 there was a wage loss of some $12 million and unemployment insurance benefit payments of $2.4 million—roughly 20 percent of the wage loss. Many unemployed workers received nothing because their earnings were insufficient to give them protection or they had previously exhausted their benefit rights.

Coverage.—At present 7 out of 10 workers are covered under unemployment insurance. Eight million could be brought into the system overnight without causing the slightest upset to State or Federal administration. These would include employees of small firms and of nonprofit organizations, Federal employees, and workers in industrialized agriculture. The change in coverage, from firms with eight or more employees to those with one or more, could be made without additional State legislation because most States have an automatic clause which calls for such change if it is made in the Federal law; other States permit voluntary coverage. To include domestic and agricultural labor would present some, but not insuperable, difficulties.

Benefit rates.—Under various formulas, benefit payments are meeting, on the average, about one-third of weekly earnings, far less than the proportion met by workmen's compensation. The percentages vary widely from State to State, indicating that there is no consistent relationship between the benefit rate and wage levels. Eleven States are now providing dependents' allowances. Sixty percent of the unemployed workers receiving benefits are drawing the maximum, which means that we are in fact approaching a flat weekly rate.

Thirty percent of these workers are exhausting their benefits before reemployment. In some States the percentage runs as high as 50 percent.

Harsh disqualifications.—While we all agree that benefits should be paid only to workers who are involuntarily unemployed, the harsh disqualifications imposed by some States vitiate that principle. In other words, "voluntary quit not attributable to the employer" means that the worker in such States must prove it is the employer's fault if he leaves his job—a requirement inconsistent with the principle of the workmen's compensation programs which were established to eliminate the necessity of proving the employer's fault in case of injury to a workman on the job; inconsistent with the principle of our free enterprise system because it disqualifies a worker if he leaves his job to take a better one. Further, when a worker is disqualified because he refuses to take any job offered, even though it is at lower wages, the

worker loses purchasing power and the employer loses the worker's skills. Lastly, a worker must now prove (in the majority of States) that he is "actively seeking work," which is all right as a general principle but unfair and unrealistic in its application in individual cases.

Administrative problems.—The States have no reason to be proud of their postwar record for prompt payment of claims. In States with biweekly payments only 46 percent of the first payments during the fiscal year 1949 were made within 2 weeks. Only 35 percent of interstate claims were paid within 2 weeks.

In the meantime, the cost of administration is constantly rising. States are spending more, relatively and in dollar amounts, than ever before. Greater promptness in payment could be achieved by decentralizing claims determination and payments to local offices. Most States are tightly centralized in both respects. At present only 28 States have decentralized the adjudicating of claims; in four of these States—California, Michigan, Minnesota, and Rhode Island—benefits are actually paid in the local office.

Pay-roll reporting.—Quarterly payroll reporting, required now in all but five States, is a burden on employers and on State agencies since so few wage records are ever referred to. These could easily be obtained on request when claims are actually filed. Significant savings in administration would be effected if quarterly wage reporting were to be abolished by all the States.

Financing benefits.—Unemployment insurance reserves are adequate in every State for at least the next 2 years even if present State laws are liberalized.

Federal tax rate.—Admittedly the original 3-percent tax on employers was too high. Therefore, the law should allow State-wide rate reductions if that rate is retained.

There are arguments against 100-percent Federal grants for State administration, among them the fact that State governments are not so immediately concerned with an agency's administrative efficiency if State funds are not appropriated to help meet the cost of operations.

Relation to other programs.—Mr. Altmeyer brought out that unemployment insurance must be considered in its relation to temporary and permanent disability insurance, and also to public assistance and possible work programs. He said he favored a comprehensive contributory social insurance program because he was opposed to a "hand-out" system of social security.

Grants-in-aid.—In advocating a Federal grants-in-aid system for operation of unemployment insurance, Mr. Altmeyer read the summary of a report made in April 1935 by the Business Advisory Council for the Department of Commerce, which pointed up some of the advantages of such a system. The summary of the report follows:

"It is believed that the grant-in-aid type of legislation would have advantages: In dealing on a Nation-wide basis with situations which cross and transcend State boundaries; in establishing and maintaining throughout this country the essential minimum standards; in removing all obstacles to bring the reserve funds into Federal control; in that it would run less risk of unconstitutionality compared with the Wagner-Lewis type of legislation when the latter is equally equipped with provisions of minimum standards for the States; in that Federal collection and Federal control of funds through the power to allow or disallow grants, would be an important element in national control; and in that it would lend itself more readily to developing a national system should that become advisable."

Notes and Brief Reports

Dependents' Allowances in Unemployment Insurance

Amendments to six State unemployment insurance laws during 1949 brought to 11 the total number of States with provisions for dependents' allowances. The new provisions enacted in Alaska, Arizona, Maryland, North Dakota, and Ohio had all become effective by September; Wyoming's provision is to be effective January 1, 1950.

Operations, January–March 1949

With six additional States paying dependents' allowances, operating data for the five older systems [1] of this type during the first quarter of 1949 might well be examined for the answers to such pertinent questions as: How many beneficiaries receive allowances for dependents? What type of dependents do they have? What proportion receive the maximum payment? How much more do they receive than other beneficiaries? How much does it cost?

Of the 217,749 new beneficiaries of unemployment insurance in these five States during January–March 1949, 72.3 percent had no dependents on whose behalf they could draw payments (table 1). Only 27.7 percent drew augmented benefits for dependents: 11.2 percent for only one dependent, 8.2 percent for two dependents, 4.5 percent for three, 3.3 percent for four, and 0.4 percent for five or more dependents.

Of the male beneficiaries, 38.4 percent had dependents and received dependents' allowances; for female beneficiaries, this group represented only 5.1 percent. Most of the men who received augmented payments received them for more than one dependent. Of the women receiving unemployment insurance benefits, more than half of the 5.1 percent with augmented payments received them for one dependent only.

The smallest percentage of beneficiaries having dependents' allowances was in the District of Columbia (10 percent), the highest in Michigan (36 percent). One factor in the large

[1] Connecticut, the District of Columbia, Massachusetts, Michigan, and Nevada.

number receiving no additional allowances for dependents in the District of Columbia, particularly among male beneficiaries, is the provision that the maximum benefit is the same amount with or without dependents. The statutory maximum of three dependents accounts for the fact that the District of Columbia data show no beneficiaries with four or five or more dependents during the quarter (table 1). The same type of provision held the number of dependents for which allowances were payable to three in Nevada, where the ceiling was later raised to four dependents during the 1949 legislative session.

In the District of Columbia and Nevada—the two States that included as dependents persons other than children—most of the beneficiaries entitled to dependents' allowances received allowances in behalf of children. One-fourth of the beneficiaries received allowances for a spouse but no child. Only 5 percent of the beneficiaries entitled to allowances received them because of a dependent parent or stepparent (table 2).

Beneficiaries with dependents' allowances accounted for 24 percent of the total number of weeks of unemployment compensated during January-March 1949 in the five States with dependents' allowances (table 3). This percentage, slightly lower than the proportion of new beneficiaries entitled to allowances, does not indicate any reluctance on the part of recipients of dependents' allowances to accept reemployment. In Connecticut, Massachusetts, and Michigan, the proportion of all payments made to claimants with dependents' allowances was less than the proportion of all first payments to claimants with dependents' allowances.

Except in the District of Columbia, where no person entitled to the maximum basic weekly benefit could receive dependents' allowances, the majority of those who received dependents' allowances were entitled to the basic maximum. In each of the four other States, moreover, the average basic benefit was higher among recipients of dependents' allowances than among those not entitled to the allowances.

Average weekly benefits for those who received the allowances increased 20 percent—from 12 percent in the District of Columbia to 24 percent in Connecticut. Since most of the beneficiaries did not receive allowances, however, the average weekly benefit for all beneficiaries was only 5 percent higher than it would have been had the allowances not been paid. The highest percentage increase (7 percent) was in Michigan.

During the first quarter of 1949, dependents' allowances in the five States amounted to $2.3 million, or 4.8 percent of the total amount of benefits paid. The relative cost was greatest in Michigan, where the allowances represented 6.6 percent of the total benefit outlay during the quarter.

1949 Legislation

Table 4 summarizes the provisions in the 11 States that provide for augmented payments for dependents. The 1949 legislatures in Massachusetts, Michigan, and Nevada made some changes in their provisions for dependents' allowances. Massachu-

Table 1.—*Number and percentage distribution of new beneficiaries by number of dependents and by sex of beneficiary, five States, January-March 1949*

[Corrected to Aug. 2, 1949]

State and sex	Total number of beneficiaries	Percentage distribution by specified number of dependents							
		Total	None	1 or more					
				Total	1	2	3	4	5 or more
Total	217,749	100.0	72.3	27.7	11.2	8.2	4.5	3.3	0.4
Connecticut	34,460	100.0	76.7	23.3	10.8	7.4	3.1	2.0	
District of Columbia	5,195	100.0	89.9	10.1	5.5	3.1	1.4		
Massachusetts	84,542	100.0	78.3	21.7	9.4	6.5	3.3	1.4	1.1
Michigan	90,400	100.0	64.2	35.8	13.2	10.5	6.2	6.0	
Nevada	3,152	100.0	66.5	33.5	14.7	8.1	10.8		
Male	147,829	100.0	61.6	38.4	15.1	11.4	6.4	4.8	.6
Connecticut	19,931	100.0	63.9	36.1	16.4	11.5	5.0	3.3	
District of Columbia	3,697	100.0	91.7	8.3	4.4	2.4	1.5		
Massachusetts	54,305	100.0	67.1	32.9	13.9	9.9	5.1	2.1	1.7
Michigan	67,531	100.0	55.0	45.0	16.2	13.1	7.9	7.8	
Nevada	2,365	100.0	57.5	42.5	18.2	10.2	14.1		
Female	69,920	100.0	94.9	5.1	2.8	1.6	.5	.2	(1)
Connecticut	14,529	100.0	94.3	5.7	3.2	1.8	.6	.2	
District of Columbia	1,498	100.0	85.5	14.5	8.3	4.9	1.3		
Massachusetts	30,237	100.0	98.2	1.8	1.2	.4	.1	(1)	(1)
Michigan	22,869	100.0	91.4	8.6	4.3	2.7	1.0	.6	
Nevada	787	100.0	93.5	6.5	4.1	1.7	.8		

[1] Less than 0.05 percent.

Table 2.—*Number of new beneficiaries entitled to dependents' allowances and percent entitled to allowances for specified type of dependent, by sex of beneficiary, District of Columbia and Nevada,[1] January–March 1949*

[Corrected to Aug. 2, 1949]

State and sex	Number of entitled beneficiaries	Percent entitled to dependents' allowances for—					
		Dependent children under age limit			Dependent spouse and no children under age limit	1 or more dependent parents or stepparents	Dependents other than spouse, parents, or children under age limit
		Total	With dependent spouse	Without dependent spouse			
Total	1,580	67.1	29.0	38.1	25.3	4.6	5.9
District of Columbia	524	78.4	1.7	76.7	5.2	12.2	4.2
Nevada	1,056	61.5	42.5	18.9	35.2	.8	2.6
Male	1,312	64.3	34.8	29.5	30.0	3.0	2.7
District of Columbia	307	78.8	2.9	75.9	7.2	10.4	3.6
Nevada	1,005	59.8	44.5	15.3	36.9	.8	2.5
Female	268	80.9	.7	80.2	2.2	11.9	4.9
District of Columbia	217	77.9	0	77.9	2.3	14.7	5.1
Nevada	51	94.1	3.9	90.2	2.0	0	3.9

[1] The only States allowing benefits for dependents other than children during this period.

setts amended its law (1) to make those in partial unemployment eligible to receive allowances (effective October 5, 1949), and (2) to ensure that receipt of dependents' allowances does not reduce the potential number of weeks of benefits during a worker's benefit year (effective October 16, 1949).

Michigan increased the maximum basic benefit from $20 to $24, so that an eligible claimant with four or more children would have his maximum augmented benefit raised to $32 for unemployment beginning on or after July 3, 1949. The new legislation also increased the amount of the maximum potential benefits, including dependents' allowances, from $560 to $640 in a benefit year.

Effective July 1, 1949, Nevada increased (1) the maximum weekly benefit from $20 to $25; (2) the allowance per dependent from $2 to $3: and (3) the number of compensable dependents from three or more to four or more, thus raising the total potential allowance from $8 to $12. The augmented benefit is, however, limited to 6 percent of high-quarter wages.

Alaska.—For all eligible Alaska claimants whose benefit years begin on July 1, 1949, or later, additional payments of 20 percent of the weekly benefit are to be made for each dependent, or up to 60 percent of the weekly benefit amount for the total number of dependents who are wholly or mainly supported by the claimant. The weekly benefit amount is computed as 1/20 of high-quarter wages with a maximum of $25 per week and a minimum of $8. Under the Alaska amendment, a dependent is defined as a wife or a son, daughter, stepson, or stepdaughter under 18 years of age who is not gainfully employed and who is totally or mainly supported by the unemployed beneficiary. Also included as dependents, if disabled and unable to work, are a husband, mother, father, stepmother, or stepfather or a brother, sister, son, daughter, stepson, or stepdaughter over age 18. If both husband and wife are receiving benefits only one of them is entitled to the additional payment. All provisions for dependents' allowances apply only to dependents who reside in Alaska.

Arizona.—Effective June 30, 1949, the amendment to the Arizona unemployment insurance law provides for dependents' allowances of $2 a week for the first dependent and $2 for each additional dependent up to three. The amendment also provides that no additional payment shall be made to a claimant for a dependent who is in receipt of unemployment insurance. A dependent in the Arizona law is defined as a claimant's unmarried child under 18 years of age and living with him or receiving regular support from him; a wife or husband who is living with the claimant or receiving regular support from the claimant and is not gainfully employed; or a parent, stepparent, or parent-in-law of the claimant who is wholly or mainly supported by him.

Maryland.—The Maryland amendment, effective June 1, 1949, relates only to dependent children who are not over 16 years of age. For each dependent child, up to four, a beneficiary may receive a weekly allowance of $2, or a maximum total allowance of $8 for four or more children. Such payment may be made to only one parent if more than one parent is receiving benefits.

North Dakota.—An individual's weekly benefit amount is indicated by a schedule in the law, and may be from $5 to $20 according to the amount of high-quarter wages. Effective on July 1, 1949, to such basic benefit a dependent's allowance may be added. The amount of the dependents' allowances varies according to

Table 3.—*Selected data on weeks compensated and amount of payments to all claimants and to claimants receiving dependents' allowances, five States, January–March 1949*

[Corrected to Aug. 2, 1949]

Item	Five States, total	Connecticut	District of Columbia	Massachusetts	Michigan	Nevada
Ratio (percent) of weeks compensated, beneficiaries receiving dependents' allowance, to weeks compensated, all beneficiaries	24.1	19.3	13.5	20.2	32.1	34.8
Ratio (percent) of weeks of total unemployment compensated, beneficiaries receiving dependents' allowances, to weeks of total unemployment compensated, all beneficiaries	25.0	19.3	14.9	21.8	32.1	34.7
Percentage distribution of weeks of total unemployment compensated, beneficiaries receiving dependents' allowances, by amount of basic weekly benefit:						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Less than $10	1.2	4.1	10.8	.5	.5	.3
10–14.99	2.0	4.3	34.4	1.3	.8	1.3
15–19.99	3.4	8.8	54.8	2.7	.5	3.2
20.00 or more	[1] 93.5	82.9	(1)	95.4	98.2	95.3
At maximum basic weekly benefit	[1] 89.3	69.8	(1)	89.0	98.2	95.3
All beneficiaries:						
Average basic weekly payment, total unemployment	$20.87	$20.02	$17.26	$22.47	$19.62	$19.44
Average weekly payment, including dependents' allowances, total unemployment	$21.94	$21.05	$17.51	$23.36	$21.01	$20.70
Percentage increase	5.1	5.1	1.2	4.0	7.1	6.5
Beneficiaries receiving dependents' allowances:						
Average basic weekly payment, total unemployment	$21.74	$21.94	$14.44	$24.32	$19.86	$19.72
Average augmented weekly payment, total unemployment	$26.04	$27.26	$16.14	$28.41	$24.16	$23.34
Percentage increase	19.8	24.2	11.8	16.8	21.7	18.4
Amount of benefits paid, all beneficiaries:[2]						
Total amount	$46,418,159	$7,590,608	$1,003,997	$21,766,414	$15,455,002	$602,138
Dependents' allowances	$2,250,031	$377,308	$15,590	$803,789	$1,016,170	$37,174
Ratio (percent) of dependents' allowances to total amount	4.8	5.0	1.6	3.7	6.6	6.2

[1] In the District of Columbia, no dependents' allowances are payable above the basic weekly maximum of $20.

[2] Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

Table 4.—*Summary of provisions for dependents' allowances under State unemployment insurance programs, 1949*

State	Types of dependents covered	Statutory amount of weekly allowances	Maximum weekly allowance for dependents	Basic weekly benefit	Maximum total augmented weekly benefit	Maximum potential benefits with dependents' allowances
Alaska	Dependent wife, or child under age 18; husband, parent or stepparent, brother or sister, or child over age 18 if unable to work.	20 percent of weekly benefit amount for each dependent, up to 60 percent.	$15	$25	$40	$625
Arizona	Dependent unmarried child under age 18; nonworking spouse or parents.	$2 for each dependent up to 3.	6	20	26	312
Connecticut	Dependent child 16 years of age and under.	$3 for each dependent up to ½ weekly benefit amount.	12	24	36	936
District of Columbia.	Dependent child under age 16; if disabled—spouse, other relatives, or older children.	$1 for each dependent up to 3.	3	20	[1] 20	400
Maryland	Dependent child not over age 16.	$2 for each child up to $8 for 4 or more.	8	25	33	858
Massachusetts	Dependent child under age 18.	$2 for each child	(2)	25	(2)	(2)
Michigan	Dependent child under age 18, or under age 21 if disabled.	$2 for each child up to 4 or more.	8	24	32	640
Nevada	Dependent wife, child under age 16 and not employed; husband, parent, brother or sister—if unable to work.	$3 for each dependent up to 4 or more.	12	25	37	962
North Dakota	Dependent unmarried child under age 18 and not receiving more than $5 in wages.	$2 for each child up to 3 or more.	6	20	26	520
Ohio	Dependent child or stepchild under age 18.	$2.50 for each dependent up to 2.	5	25	30	780
Wyoming	Dependent child, adopted child, or stepchild aged 18 or under.	$3 for each dependent up to $6.	6	25	31	620

[1] The District of Columbia law provides the same maximum with or without dependents.
[2] Depends on the high-quarter earnings of the claimant. The maximum, including dependents' allowances, may not exceed wages.

the schedule from $2 for one child up to $6 for three or more children. As $20 is the maximum weekly benefit amount, the total augmented benefit payable in North Dakota is $26 under the amended act. A dependent is defined as an unmarried child, including a stepchild or an adopted child whether or not legally adopted, who is under age 18 and is living with the individual claiming benefits or receiving regular support from him and receiving no remuneration in excess of $5 in the claim week. If both the husband and wife receive benefits with respect to a week of unemployment, only one of them is entitled to receive dependents' allowances.

Ohio.—The unemployment insurance act of Ohio provides (effective August 22, 1949) the sum of $2.50 for each of an eligible claimant's dependent children under 18, but not more than $5 for any 1 week. The amendment defines a dependent child as any child or stepchild of the individual claiming the benefit, who at the beginning of the claimant's current benefit year was under 18 years of age and was being wholly or chiefly supported by such individual. If both husband and wife qualify for benefits for the same week, only one of them is entitled to the additional payment. As the maximum benefit payment in Ohio has been raised to $25 a week, the total over-all maximum payment has thus become $30 a week.

Wyoming.—Effective for claims filed with respect to any benefit year beginning on or after January 1, 1950, the Wyoming act is amended to provide dependents' allowances in addition to the basic benefits. The amount that may be paid is $3 per week for each dependent child, adopted child, or stepchild, 18 years of age or under, or $6 for two or more dependent children. If both husband and wife are receiving unemployment insurance benefits, only the parent having the custody of the children is entitled to the additional allowances paid on their behalf. The maximum basic benefit amount was raised to $25 a week; the total potential benefit including dependents' allowances therefore amounts to $31 a week.

Recent Publications in the Field of Social Security*

Social Security Administration

CHILDREN'S BUREAU. *The Midcentury White House Conference on Children and Youth.* Washington: U. S. Govt. Print. Off., 1949. 13 pp.

Explains the need for the White House Conference and outlines its objectives. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

AMERICAN MANAGEMENT ASSOCIATION. *Developments in Social Security and Workmen's Compensation With a Paper on Evaluating Company's Insurance Programs.* (Insurance Series No. 81.) New York: The Association, 1949. 43 pp.

Papers presented at a panel session on Practical Implications of Social Security Legislation. They include State Disability Legislation, Federal Social Security, and Labor Relations Aspects.

BLANCHARD, L. R. *Socialism, Severity, "Security": A Look at British Life Under Welfare Rule.* Rochester, N. Y.: The Gannett Newspapers, 1949. 64 pp.

DEES, JESSE WALTER, JR. *Flophouse: An Authentic Undercover Study of "Flophouses," "Cage Hotels," Including Missions, Shelters and Institutions Serving Unattached (Homeless) Men.* Francestown, N. H.: Marshall Jones Co., 1948. 170 pp. $4.

A sociological study.

DILLARD, DUDLEY. *The Economics of John Maynard Keynes—The Theory of a Monetary Economy.* New York: Prentice-Hall, Inc., 1948. 364 pp. $5.

DULLES, FOSTER RHEA. *Labor in America.* New York: Thomas Y. Crowell Co., 1949. 402 pp. $4.50.

Traces the development of the labor movement.

FABRICANT, SOLOMON. *The Rising Trend of Government Employment.* (Occasional Paper 29.) New York: National Bureau of Economic Research, Inc., June 1949. 30 pp. 50 cents.

Discusses the number of Government workers, their jobs, and the factors affecting Government employment.

FITZGERALD, J. ROBERT. "Causes of Blindness in Illinois." *Sight-Saving Review,* New York, Vol. 19, Spring 1949, pp. 11–24. 65 cents.

"Presents findings of study of 6,881 applicants for blind assistance in Illinois, and compares them with Federal studies."

FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS. *Essentials of Rural Welfare: An Approach to the Improvement of Rural Well-Being.* Washington: The Organization, Mar. 1949. 43 pp. 50 cents.

Suggests procedures for planning and carrying out rural welfare programs.

JOINT COMMITTEE OF THE BRITISH FEDERATION OF SOCIAL WORKERS AND THE COUNCIL OF SOCIAL SERVICE. *Salaries and Conditions of Work of Social Workers.* London: National Council of Social Service, 1947. 86 pp. 2s.6d.

MCGILL, DAN MAYS. *An Analysis of Government Life Insurance.* (S. S. Huebner Foundation for Insurance Education Studies.) Philadelphia: University of Pennsylvania Press, 1949. 290 pp. $3.75.

Describes the principal policy provisions of Government life insurance, assesses the governmental subsidies involved, and evaluates the insurance as an instrument of social policy.

MILLS, FREDERICK C., and LONG, CLARENCE D. *The Statistical Agencies of the Federal Government.* (Publications of the National Bureau of Economic Research, Inc., No. 50.) New York: The Bureau, 1949. 201 pp. $2.

MOULTON, HAROLD G. *Controlling Factors in Economic Development.* Washington: The Brookings Institution, 1949. 397 pp. $4.

NATIONAL BUREAU OF ECONOMIC RESEARCH. *Studies in Income and Wealth.* Vol. 11. New York: The Bureau, 1949. 450 pp. $4.50.

Includes The Changing Industrial Distribution of Gainful Workers—Comments on the Decennial Statistics, 1820–1940, by Solomon Fabricant; Changes in the Industrial Composition of Manpower Since the Civil War, by Daniel Carson; and Fluctuations in the Saving-Income Ratio—A Problem in Economic Forecasting, by Franco Modigliani.

PRESIDENT'S STEEL INDUSTRY BOARD. *Report to the President of the United States on the Labor Dispute in the Basic Steel Industry.* Washington: U. S. Govt. Print. Off., Sept. 10, 1949. 83 pp.

Gives the present status of company insurance and pension plans in the steel industry and also considers the roles of Government and industry in providing security for workers.

RUGGLES, RICHARD. *An Introduction to National Income and Income Analysis.* New York: McGraw-Hill Book Company, Inc., 1949. 349 pp. $3.75.

SHEVKY, ESHREF, and WILLIAMS, MARILYN. *The Social Areas of Los Angeles: Analysis and Typology.* Berkeley: University of California Press, 1949. 172 pp. $4.

Analyzes variations in the social characteristics of the population in Los Angeles and considers, in detail, the city's social areas.

STOUT, RANDALL S. *Recent Trends in State Grants-In-Aid and Shared-Taxes.* (Bureau of Business Research Bulletin No. 36.) State College, Pa.: Pennsylvania State College, 1948. 40 pp. Processed.

UNITED NATIONS. SECRETARIAT. *Annual Report of the Secretary-General on the Work of the Organization, 1 July 1947–30 June 1948.* Lake Success: United Nations, 1948. 135 pp. $1.50.

UNITED NATIONS. SECRETARIAT. DEPARTMENT OF SOCIAL AFFAIRS. *Bibliographies in Social Welfare from Various Countries.* Lake Success: Department of Social Affairs, 1949. 61 pp. Processed.

UNITED NATIONS. SECRETARIAT. DEPARTMENT OF SOCIAL AFFAIRS. DIVISION OF SOCIAL ACTIVITIES. *Social Welfare Information Series on Cur-*

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*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

rent Literature and National Conferences, First Semester, 1948. Lake Success: Department of Social Affairs, 1949. Processed.

Based on information received from 16 Governments.

UNITED NATIONS. STATISTICAL OFFICE. *National Income Statistics of Various Countries, 1938–1947.* Lake Success: The Statistical Office, 1948. 150 pp. $1.50.

U. S. CONGRESS. HOUSE. WAYS AND MEANS COMMITTEE. *Social Security Act Amendments of 1949.* (H. Rept. 1300, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949 207 pp.

Report on H. R. 6000, a bill "to extend and improve the Federal old-age and survivors insurance system, to amend the public assistance and child welfare provisions of the Social Security Act, and for other purposes."

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. *Economy of the South; A Report . . . on the Impact of Federal Policies on the Economy of the South.* (Joint Committee Print, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949. 92 pp.

A study of 13 Southern States in terms of their economic development, and an analysis of important Federal policies affecting them.

U. S. CONGRESS. SENATE. COMMITTEE ON EXPENDITURES IN THE EXECUTIVE DEPARTMENTS. *Hearings on Reorganization Plans No. 1 and No. 2 of 1949, 81st Congress, 1st Session.* Washington: U. S. Govt. Print Off., 1949. 354 pp.

Reorganization Plan No. 1 provided for a Department of Welfare, and Plan No. 2 provided for transferring the Bureau of Employment Security of the Social Security Administration to the Department of Labor.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STANDARDS. *Federal Labor Laws and Agencies—A Layman's Guide.* Washington: U. S. Govt. Print. Off., 1948. 94 pp. 25 cents.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *The Gift of Freedom—A Study of the Economic and Social Status of Wage Earners in the United States.* Washington: U. S. Govt. Print. Off., 1949. 142 pp. 55 cents.

Discusses the factors influencing the economic and social welfare of the American worker under six main headings—the work force, productive capacity, purchasing power and living standards, social security, labor organization, and civil rights.

U. S. ECONOMIC COOPERATION ADMINISTRATION. *Fourth Report to Congress . . .* (H. Doc. 308, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949. 134 pp.

WASHINGTON, LAWRENCE. *How To Plan Your Financial Security.* New York: McGraw-Hill Book Company, Inc., 1949. 265 pp. $2.95.

Retirement and Old Age

CAVAN, SHONLE; BURGESS, ERNEST W.; HAVIGHURST, ROBERT J.; and GOLDHAMER, HERBERT. *Personal Adjustment in Old Age.* Chicago: Science Research Associates, Inc., 1949. 204 pp. $2.95.

Defines and analyzes the problems of personal adjustment to old age, and describes ways of measuring adjustment. Includes information on the aged obtained from census data and special surveys.

"How Much Are Monthly Beneficiaries Receiving? The Greater Benefits Provided to Retired Railroad Workers and Survivors Are Reflected in the Amounts of Retirement and Survivor Annuities Being Paid on December 31, 1948." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 10, Sept. 1949, pp. 182–186.

MYERS, ROBERT J. "Beneficiary Statistics Under the Old-Age and Survivors Insurance Program and Some Possible Demographic Studies Based on These Data." *Journal of the American Statistical Association,* Menasha, Wis., Vol. 44, Sept. 1949, pp. 388–396. $8 a year.

PAUL, GEORGE A. "Summary of Physical Findings of Employees over Sixty Years of Age." *Industrial Medicine and Surgery,* Chicago, Vol. 18, Sept. 1949, pp. 360–364.

UNITED MINE WORKERS OF AMERICA. WELFARE AND RETIREMENT FUND. *Chronology of the United Mine Workers of America Welfare and Retirement Fund.* Washington: United Mine Workers of America, 1949. 15 pp.

Covers the period between 1945 and May 15, 1949.

Employment Security

"Those Unemployment Figures: A Statistical Debate Turns Into a Political One; How Good Are the Census Estimates?" *Fortune,* Chicago, Vol. 40, Sept. 1949, pp. 76–77. $1.25.

WILSON, HOWARD. *Wage Guarantee Plans: A Study of Employment Regulation.* Chicago: Economic Institute, 1948. 15 pp.

Describes the Hormel, Procter and Gamble, and the Nunn-Bush plans.

Public Welfare and Relief

NEW YORK SCHOOL OF SOCIAL WORK. *Social Work as Human Relations—Anniversary Papers of the New York School of Social Work and the Community Service Society of New York.* New York: Columbia University Press, 1949. 288 pp. $3.75.

Includes chapters on social work theory and techniques and on professional training.

PAINTER, WILLIAM L. "The Essential Nature of Old Age Assistance." *Virginia Public Welfare,* Richmond, Vol. 27, June 1949, pp. 4–5 ff. Free.

"Social Security: Nothing's Too Good for Grandpa." *Time,* New York, Vol. 54, Sept. 5, 1949, pp. 16–17. 20 cents.

Describes old-age assistance benefits in California, Oregon, and Washington.

Maternal and Child Welfare

BAIN, KATHERINE, and STUART, HAROLD C. "Facts and Figures About Child Health in the United States—A Critical Appraisal of the Academy of Pediatrics Study of Child Health Services and Pediatric Education." *American Journal of Public Health,* New York, Vol. 39, Sept. 1949, pp. 1091–1098. 70 cents.

FULTON, JOHN T. "Dental Services of the Children's Bureau." *Journal of the American Dental Association,* Chicago, Vol. 38, June 1949, pp. 721–722. 75 cents.

MA, GIOH-FANG (DJU). *One Hundred Years of Public Services for Children in Minnesota.* (Social Service Monographs.) Chicago: University of Chicago Press, 1948. 331 pp. $5.

Traces the development of the child welfare services in Minnesota that are related to the problems of dependency, neglect, and delinquency. Includes a bibliography.

MACKIE, ROMAINE P. *Education of Crippled Children in the United States.* (Office of Education Leaflet No. 80.) Washington: U. S. Govt. Print. Off., 1949. 12 pp. 10 cents.

MANNING, LUCY, and DIAMOND, NORENE. *State Child-Labor Standards—A State-by-State Summary of*

Laws Affecting the Employment of Minors Under 18 Years of Age. (U. S. Dept. of Labor, Bureau of Labor Standards Bulletin No. 98.) Washington: U. S. Govt. Print. Off., 1949. 182 pp. Limited free distribution; apply to the Bureau of Labor Standards, U. S. Dept. of Labor, Washington 25, D. C.

Health and Medical Care

BAERWALD, FRIEDRICH. "Health Insurance—American Plan." *America*, New York, Vol. 81, Sept. 17, 1949, pp. 633–635. 15 cents.

BOAS, ERNST P. "The Need for a National Health Program." *Journal of the National Medical Association*, New York, Vol. 41, July 1949, pp. 170–172. 50 cents.

BRUMM, JOHN. "Health Programs in Collective Bargaining." *University of Illinois Bulletin*, Urbana, Vol. 46, Feb. 1949, pp. 3–22. 5 cents.

Describes the outstanding features of current health benefit plans and discusses some of the problems. Considers only the part of a welfare fund that provides for benefits to workers and their dependents for nonoccupational injury or illness.

CANADA. BUREAU OF STATISTICS. HEALTH AND WELFARE DIVISION. *Health Reference Book, 1948.* Ottawa: King's Printer, 1949. 121 pp.

Statistical data and background material concerning the Canadian health services; includes a summary of the system of health grants introduced in 1948.

CLARK, MARGUERITE. *Medicine on the March: A Progress Report.* New York: Published for *Newsweek* by Funk & Wagnalls Co., 1949. 308 pp. $3.50.

Discusses medical progress during and since the war and reports on recent research developments.

ESSEX COUNTY SERVICE FOR THE CHRONICALLY ILL. *Report of a Survey of the Chronically Ill in Essex County, New Jersey.* Newark: The Service, 33 pp. Processed.

"Free Medicine: Tryout on Coast." *United States News and World Report*, Washington, Vol. 27, July 22, 1949, pp. 22–24. 15 cents.

Describes the Washington State program that provides free medical care, dental service, and hospitalization for all persons on the State welfare rolls.

HOGE, VANE M. "Hospital Survey and Construction Program." *Public Health Reports*, Washington, Vol. 64, Aug. 12, 1949, pp. 991–1009. 10 cents.

Summarizes the work accomplished since the passage of the Hospital Survey and Construction Act in 1946.

RANDALL, OLLIE A. "The Chronically Ill Who Live in the Community." *Jewish Social Service Quarterly*, New York, Vol. 25, June 1949, pp. 524–532. $1.50.

RICHARDSON, WILLIAM ALAN. "Report from Britain: The People View the National Health Service." *Medical Economics*, Rutherford, N. J., Aug. 1949, pp. 45–54 f. 25 cents.

"State Sickness Insurance Systems: New York and Washington." *Monthly Labor Review*, Washington, Vol. 69, July 1949, pp. 37–39. 40 cents.

The provisions of the laws.

STIEGLITZ, EDWARD J., ed. *Geriatric Medicine, the Care of the Aging and the Aged.* 2d ed. Philadelphia: W. B. Saunders Co., 1949. 773 pp. $12.

Includes Medical Care of the Normal Aged, by Frederic D. Zeman; Principles of Geriatric Medicine, by Edward J. Stieglitz; and Mental Disease, by Winfred Overholser.

YOUNG, ROBERT E. S. "National Health Plans—British and American." *Rhode Island Medical Journal*, Providence, Vol. 32, July 1949, pp. 388–397. 25 cents.

SOCIAL SECURITY IN REVIEW

(Continued fom page 2)

up to 6 months and involving visits to all parts of the United States have been arranged for the 596 officials and technicians, from over 50 countries, who visited the Social Security Administration and its constituent bureaus during the past fiscal year. Of long-term visitors, 39 were United Nations Fellows studying our welfare services for 3 to 5 months. Other visitors included labor and social welfare technicians brought to this country under two new exchange programs—those of the Economic Cooperation Administration and the Department of the Army. National, State, and local public and private agencies of all types, universities, schools of social work, clinics, and hospitals have cooperated to provide study opportunities for these visitors. Most of the visitors are persons of wide experience and have willingly shared their technical knowledge with staff in our programs to further international exchange in this field.

Technical consultation to other countries was provided under international exchange programs as well as through United States technical aid programs. This country has loaned experts to serve as United Nations consultants under the United Nations advisory social welfare services program. Through the United States Scientific and Cultural Cooperation program, experts in maternal and child health and welfare, general family welfare, social assistance, and social insurance have visited a number of Latin-American countries during the past year.

The aims of the United Nations have been furthered by the participation of officials of the Social Security Administration in the work of various international commissions and organizations. Arthur J. Altmeyer, Commissioner for Social Security, is the United States representative on the Social Commission of the United Nations and expert member on the United Nations Staff Benefit Committee. He is also United States member and chairman of the Permanent Inter-American Committee on Social Security, United States member on the Inter-American Conference on Social Security, and member of the International Labor Organization's Committee of Social Security Experts.

Katharine Lenroot, Chief of the Children's Bureau, serves as the United States representative on the Executive Board of the International Children's Emergency Fund. Both Miss Lenroot and Jane Hoey, Director of the Bureau of Public Assistance, are members of the United States Committee, International Conference of Social Work.

The development of international social policy has also been furthered by the participation of staff members in the work of the Social Welfare and Labor Subcommittees of the Interdepartmental Committee on International Social Policy.

Current Operating Statistics

Table 1.—*Selected social insurance and related programs, by specified period, 1940–49*

[In thousands; data corrected to Oct. 25, 1949]

Year and month	Total	Retirement, disability, and survivor programs												Unemployment insurance programs			Readjustment allowances to self-employed veterans [15]
		Monthly retirement and disability benefits				Survivor benefits						Temporary disability benefits [11]					
						Monthly				Lump-sum [9]							
		Social Security Act [1]	Railroad Retirement Act [2]	Civil Service Commission [3]	Veterans Administration [4]	Social Security Act [5]	Railroad Retirement Act [6]	Civil Service Commission [7]	Veterans Administration [8]	Social Security Act	Other [10]	State laws [12]	Railroad Unemployment Insurance Act [13]	State unemployment insurance laws [13]	Servicemen's Readjustment Act [14]	Railroad Unemployment Insurance Act [13]	
								Number of beneficiaries									
1948																	
August	....	1,320.9	220.4	131.3	2,304.3	881.3	107.1	2.6	946.2	15.4	12.2	25.5	34.6	785.8	397.3	26.2	75.9
September	....	1,335.4	221.4	132.3	2,297.6	892.2	108.4	3.1	950.4	16.9	11.2	24.8	36.8	720.5	357.2	25.1	61.4
October	....	1,352.7	222.6	133.5	2,295.7	901.2	109.9	3.6	955.3	15.5	12.1	23.7	34.5	658.7	245.7	22.5	46.2
November	....	1,370.6	224.0	134.2	2,296.2	909.4	111.4	4.1	961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1
December	....	1,394.7	226.1	135.1	2,296.1	919.9	113.1	4.6	963.5	15.9	10.3	23.3	38.2	939.4	330.7	42.0	39.2
1949																	
January	....	1,422.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	23.7	37.0	1,212.3	495.1	64.1	37.7
February	....	1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	24.2	34.7	1,466.0	634.0	82.9	51.6
March	....	1,489.1	229.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	26.4	34.9	1,788.0	688.4	110.4	64.1
April	....	1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	133.6	68.4
May	....	1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3
June	....	1,568.9	234.2	143.2	2,313.5	985.4	121.9	9.4	959.7	17.7	13.5	31.0	29.5	1,809.0	548.1	77.8	68.7
July	....	1,588.2	235.1	143.9	2,321.3	989.2	122.8	9.7	961.7	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2
August	....	1,615.8	236.6	145.2	2,324.8	997.8	123.6	10.3	963.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.3	48.2
								Amount of benefits [16]									
1940	$1,188,702	$21,074	$114,166	$62,019	$317,851	$7,784	$1,448	....	$105,696	$11,736	$12,267	....	....	$518,700	....	$15,961	....
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	....	111,799	13,328	13,943	....	....	344,321	....	14,537	....
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	....	111,193	15,038	14,342	....	....	344,084	....	6,268	....
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	....	116,133	17,830	17,255	$2,857	....	79,643	....	917	....
1944	1,119,686	119,009	129,707	78,081	456,279	76,942	1,765	....	144,302	22,146	19,238	5,035	....	62,385	$4,113	582	$102
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	....	254,238	26,135	23,431	4,669	....	445,866	114,955	2,359	11,675
1946	5,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	....	333,640	27,267	30,610	4,761	....	1,094,850	1,491,294	39,917	252,424
1947	4,698,642	299,830	177,053	108,691	1,676,029	153,109	19,283	....	382,515	29,517	33,115	22,025	$11,368	776,164	772,368	39,401	198,174
1948	4,496,645	366,887	208,642	134,886	1,711,182	176,736	36,011	$918	413,912	32,315	32,140	26,272	30,843	793,265	426,569	28,599	77,468
1948																	
August	366,237	29,384	18,363	12,299	139,331	13,987	2,701	156	32,871	2,503	3,029	2,392	2,979	64,562	32,732	1,661	7,287
September	357,200	29,746	18,438	12,290	134,633	14,182	2,732	142	37,396	2,729	2,675	2,341	3,198	59,797	29,435	1,576	5,800
October	346,896	30,173	18,532	12,200	139,417	14,342	2,768	163	38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,472
November	360,469	30,613	18,651	12,455	144,822	14,492	2,804	175	38,464	2,342	2,904	2,207	3,250	62,151	20,088	1,695	3,356
December	390,428	31,188	18,819	12,700	145,545	14,684	2,847	212	39,178	2,612	2,539	2,329	3,475	79,966	27,997	2,698	3,639
1949																	
January	426,024	31,900	18,893	12,530	144,985	14,854	2,879	208	39,203	2,509	2,712	2,169	3,204	103,011	39,849	4,059	3,059
February	441,590	32,688	18,977	12,719	138,706	15,049	2,916	250	38,990	2,571	2,533	2,099	2,772	115,268	47,103	4,998	3,951
March	501,858	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,634	3,153	152,204	60,766	7,648	5,708
April	477,092	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,423	8,905	5,448
May	485,046	34,928	19,335	12,931	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718
June	491,115	35,615	19,461	13,067	139,513	15,904	3,071	337	40,022	2,893	3,011	3,003	2,608	154,695	45,797	5,542	6,576
July	482,323	36,139	19,532	13,156	136,308	15,993	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	48,938	5,553	5,466
August	493,469	36,869	19,641	13,756	141,983	16,167	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	24,135	9,107	4,909

[1] Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

[2] Age and disability annuitants and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

[3] Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Through June 1948, retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

[4] Veterans' pensions and compensation.

[5] Widow's, widow's current, parent's, and child's benefits. Partly estimated.

[6] Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

[7] Beginning July 1948, beneficiaries and benefits under programs administered by Civil Service Commission.

[8] Payments to widows, parents, and children of deceased veterans.

[9] Number of decedents on whose account lump-sum payments were made.

[10] Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; see August *Bulletin* for annual data by program.

[11] Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning January 1949, and under the Railroad Unemployment Insurance Act beginning July 1947. Excludes benefits under private plans in California and New Jersey.

[12] Represents average weekly number of beneficiaries.

[13] Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

[14] Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

[15] Number and amount of claims paid under the Servicemen's Readjustment Act.

[16] Payments: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State temporary disability compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

Table 2.—*Contributions and taxes under selected social insurance and related programs, by specified period, 1947–49*

[In thousands]

Period	Retirement, disability, and survivors insurance: Federal insurance contributions [1]	Retirement, disability, and survivors insurance: Federal civil-service contributions [2]	Retirement, disability, and survivors insurance: Taxes on carriers and their employees	Unemployment insurance: State unemployment contributions [3]	Unemployment insurance: Federal unemployment taxes [4]	Unemployment insurance: Railroad unemployment insurance contributions
Fiscal year:						
1947–48	$1,616,162	$482,585	$557,061	$1,007,087	$207,919	$145,148
1948–49	1,690,296	553,461	563,833	988,966	222,850	9,816
2 months ended:						
August 1947	401,648	282,936	19,015	288,613	11,463	1,880
August 1948	442,631	268,008	19,539	264,340	14,510	11
August 1949	438,155	357,763	12,385	272,826	18,416	35
1948						
August	379,573	23,931	17,161	152,242	12,924	6
September	7,968	26,779	121,632	10,978	242	12
October	58,804	25,904	4,649	95,185	1,683	3
November	357,617	29,454	14,050	176,088	12,336	2,407
December	7,062	27,709	125,842	8,707	1,531	3
1949						
January	38,039	28,489	1,201	80,053	14,492	2,564
February	279,829	27,707	5,578	97,531	152,784	19
March	25,937	30,571	132,752	3,813	9,032	2,495
April	75,191	25,808	2,370	104,645	3,098	6
May	391,411	28,587	6,910	135,977	11,423	11
June	5,806	34,119	129,310	11,651	1,718	2,285
July	57,549	25,765	2,696	109,663	4,589	1
August	380,606	[5] 231,998	9,689	163,163	13,827	34

[1] Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

[2] Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

[3] Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Oct. 20, 1949.

[4] Represents taxes paid by employers under the Federal Unemployment Tax Act.

[5] Represents August contributions of $29.5 million from employees, and contributions for fiscal year 1949–50 of $202.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—*Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948–50*

[In thousands]

Item	Fiscal year 1948–49: Appropriations [1]	Fiscal year 1948–49: Expenditures through August 1948 [2]	Fiscal year 1949–50: Appropriations [1]	Fiscal year 1949–50: Expenditures through August 1949 [2]
Total	$1,604,640	$321,452	$1,991,956	$407,660
Administrative expenses	45,434	10,433	53,956	10,211
Federal Security Agency, Social Security Administration	45,332	8,249	53,854	8,380
Department of Commerce, Bureau of the Census	102	16	102	16
Department of the Treasury [3]	([4])	2,168	([4])	1,815
Grants to States	949,750	216,886	1,193,000	284,340
Unemployment insurance and employment service administration	130,000	64,642	135,000	35,406
Old-age assistance	797,000 (Old-age assistance, Aid to the blind, Aid to dependent children)	113,330	1,058,000 (Old-age assistance, Aid to the blind, Aid to dependent children)	185,590
Aid to the blind		3,355		5,271
Aid to dependent children		30,505		53,202
Maternal and child health services	11,750	2,444	11,000	2,336
Services for crippled children	7,500	1,700	7,500	1,503
Child welfare services	3,500	868	3,500	942
Emergency maternity and infant care	([4])	42	----------	----------
Benefit payments, old-age and survivors insurance	[6] 607,036	[6] 93,815	[7] 745,000	[6] 112,896
Reconversion unemployment benefits for seamen	2,420	318	----------	223

[1] Excludes unexpended balance of appropriations for preceding fiscal year.

[2] Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

[3] Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

[4] Not available because not separated from appropriations for other purposes.

[5] Appropriation for 1947–48 ($3 million) available until June 30, 1949.

[6] Actual payments from the old-age and survivors insurance trust fund.

[7] Estimated expenditures as shown in 1949–50 budget.

Source: Federal appropriation acts and 1949–50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

Table 4.—*Status of the old-age and survivors insurance trust fund, by specified period, 1937–49*

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations [1]	Interest received	Benefit payments [2]	Administrative expenses	Net total of U. S. Government securities acquired [3]	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–August 1949	$13,471,578	$1,260,583	$2,761,186	$342,093	$11,173,670	$72,219	$382,993	$11,628,882
Fiscal year:								
1947–48	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948–49	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,410	11,309,949
2 months ended:								
August 1947	402,348	64	78,520	7,215	−42,000	55,927	358,806	9,115,066
August 1948	445,882	25	93,815	9,938	−20,000	80,039	392,018	10,388,835
August 1949	441,759	82	112,896	10,012	−57,000	72,219	382,993	11,628,882
1948								
August	382,547	----------	46,853	5,385	----------	80,039	392,018	10,388,835
September	7,968	11,032	47,456	3,977	364,981	69,578	5,063	10,356,401
October	58,804	180	48,197	4,042	−26,000	66,400	40,986	10,363,147
November	357,617	----------	48,548	4,675	----------	62,732	349,048	10,667,541
December	7,062	100,660	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January	38,039	----------	50,088	4,091	----------	67,597	82,216	10,705,573
February	279,829	----------	51,090	3,854	----------	72,338	302,360	10,930,459
March	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April	75,191	136	54,244	4,616	−20,000	66,421	62,516	10,924,698
May	391,411	----------	54,775	4,660	----------	66,452	394,452	11,256,665
June	5,834	107,110	55,712	3,948	434,910	66,870	12,410	11,309,949
July	61,153	82	55,859	5,040	−57,000	76,643	59,972	11,310,285
August	380,606	----------	57,037	4,972	----------	72,219	382,993	11,628,882

[1] Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

[2] Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

[3] Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: *Daily Statement of the U. S. Treasury.*

Table 5.—*Status of the unemployment trust fund, by specified period, 1936–49*

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired [1]	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals [2]	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period [2] [3]
Cumulative, January 1936–August 1949	$8,124,455	$8,080,332	$44,123	$12,817,974	$1,036,579	[4] $6,507,750	$7,239,642	$876,993	$101,035	$270,101	$884,813
Fiscal year:											
1947–48	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948–49	8,182,417	−160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
2 months ended:											
August 1947	7,993,421	112,000	29,421	282,219	22	163,084	7,128,647	1,717	3	6,150	864,773
August 1948	8,410,047	91,000	20,648	259,332	71	173,271	7,451,913	8	9	8,098	958,134
August 1949	8,124,455	−58,000	44,123	271,070	197	314,355	7,239,642	21	24	18,858	884,813
1948											
August	8,410,047	121,000	20,648	224,192	52	106,729	7,451,913	3	7	4,156	958,134
September	8,363,664	−40,007	14,273	15,017	3,612	61,086	7,409,455	7	466	4,398	954,209
October	8,334,837	−35,000	20,446	27,499	180	52,497	7,384,637	2	24	4,034	950,201
November	8,501,336	167,000	19,944	227,218	----------	53,982	7,557,873	12	----------	4,364	943,462
December	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,327	3	9,654	5,005	948,115
1949											
January	8,437,274	−90,000	30,909	28,449	75	102,121	7,498,730	----------	9	7,017	938,544
February	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March	8,320,510	−149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April	8,201,763	−121,000	31,405	32,252	646	140,420	7,293,706	4	80	11,310	908,057
May	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,726	900,361
June	8,182,417	−74,026	44,085	15,260	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July	8,066,111	−105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141
August	8,124,455	47,000	44,123	233,581	121	164,030	7,239,642	20	15	11,364	884,813

[1] Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

[2] Includes transfers from State accounts to railroad unemployment insurance account amounting to $107,161,000.

[3] Includes transfers from railroad unemployment insurance administration fund amounting to $79,419,000 and transfers of $9,694,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

[4] Includes withdrawals of $79,169,000 for disability insurance benefits.

Source: *Daily Statement of the U. S. Treasury.*

Table 6.—*Old-age and survivors insurance: Monthly benefits in current-payment status*[1] *at the end of the month, by type of benefit and by month, August 1948–August 1949, and monthly benefit actions, by type of benefit, August 1949*

[Amounts in thousands; data corrected to Sept. 15, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1948														
August	2,202,290	$43,370.4	992,724	$25,027.0	303,978	$4,059.0	557,390	$7,188.8	195,351	$4,010.6	141,503	$2,931.0	11,344	$154.0
September	2,227,587	43,928.6	1,003,451	25,334.9	307,274	4,108.4	564,652	7,300.1	199,033	4,089.7	141,713	2,939.6	11,464	155.9
October	2,253,858	44,515.5	1,016,303	25,696.8	311,319	4,168.4	570,592	7,389.5	202,876	4,172.8	141,155	2,930.1	11,613	157.9
November	2,279,992	45,105.0	1,029,835	26,073.0	315,391	4,227.3	575,473	7,463.6	206,309	4,246.2	141,248	2,935.1	11,736	159.8
December	2,314,557	45,872.5	1,047,985	26,564.2	320,928	4,307.3	581,265	7,549.0	210,253	4,331.0	142,223	2,958.6	11,903	162.2
1949														
January	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,038	2,978.9	11,988	163.5
February	2,393,462	47,737.1	1,093,636	27,857.9	333,853	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
March	2,441,959	48,852.9	1,120,238	28,601.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,656	3,041.5	12,229	167.2
April	2,480,350	49,750.5	1,140,969	29,195.5	347,861	4,711.6	604,375	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,965.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	175.3
August	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,065.1	618,067	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
Monthly benefit actions, August 1949:														
In force[2] at beginning of month	2,898,507	59,605.8	1,379,724	35,977.8	411,965	5,665.2	647,889	8,485.9	243,574	5,044.6	202,437	4,255.3	12,918	177.0
Benefits awarded in month	61,786	1,408.4	30,882	888.1	10,575	158.0	10,689	152.7	5,525	118.7	3,884	87.3	231	3.5
Entitlements terminated[3]	20,030	381.0	6,832	174.4	3,478	46.4	5,862	79.0	802	17.9	2,873	61.9	93	1.3
Net adjustments[4]	−59	17.9	4	13.7	1	2.0	−46	1.8	−13	−.4	−3	.8	−2	(5)
In force at end of month	2,940,204	60,651.1	1,403,778	36,705.2	419,063	5,778.9	652,670	8,561.4	248,194	5,145.0	203,445	4,281.5	13,054	179.1

[1] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[2] Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

[3] Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

[4] Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

[5] Less than $50.

Table 7.—*Unemployment insurance: Selected data on claims, benefits, and insured unemployment, by State, August 1949*

[Corrected to Sept. 20, 1949]

Region and State	Initial claims [1]: Total: All claimants	Initial claims [1]: Total: Women claimants [2]	Initial claims [1]: New	Weeks of unemployment covered by continued claims [3]: Waiting-period [4] and compensable claims: Total	Weeks of unemployment covered by continued claims [3]: Waiting-period [4] and compensable claims: Women	Weeks of unemployment covered by continued claims [3]: Compensable claims	Compensated unemployment: Total, part-total, and partial unemployment: Weeks compensated	Compensated unemployment: Total, part-total, and partial unemployment: Benefits paid [5]	Compensated unemployment: Total, part-total, and partial unemployment: Average weekly number of beneficiaries	Compensated unemployment: Total unemployment: Weeks compensated	Compensated unemployment: Total unemployment: Average weekly payment	Average weekly insured unemployment [6]
Total	1,403,656	[7] 437,000	924,707	9,931,737	[8] 3,868,000	8,850,006	8,457,290	$170,628,852	1,951,689	8,069,247	$20.54	2,402,932
Region I:												
Connecticut	34,412	8,813	23,401	282,219	108,611	258,566	258,831	5,579,062	59,730	249,784	21.92	64,317
Maine	9,446	2,568	5,693	78,099	31,502	74,224	75,130	1,228,740	17,338	68,052	16.83	18,033
Massachusetts	71,043	23,413	46,442	632,180	258,829	587,356	567,109	12,969,140	130,872	537,866	23.53	143,668
New Hampshire	7,095	2,169	4,528	74,853	36,540	70,548	62,390	1,122,090	14,400	57,965	18.61	15,994
Rhode Island	17,532	6,820	9,392	153,560	65,941	145,150	141,538	3,136,044	32,663	136,275	22.61	34,456
Vermont	3,273	729	2,332	26,354	11,449	24,598	22,533	424,735	5,200	20,679	19.64	5,886
Region II:												
Delaware	2,948	608	2,462	14,883	4,191	13,330	13,263	267,158	3,061	12,538	20.66	3,643
New Jersey	50,621	15,462	31,298	418,680	159,938	387,960	428,994	8,750,348	98,999	410,550	20.81	99,086
New York	240,980	(9)	114,792	1,805,089	(9)	1,442,490	1,642,796	37,224,715	379,108	1,614,340	22.66	397,894
Pennsylvania	165,422	(9)	108,434	970,473	(9)	875,159	800,956	15,687,737	186,914	784,444	19.64	232,936
Region III:												
Dist. of Col	2,898	845	2,558	20,265	8,010	18,800	18,616	327,070	4,296	18,426	17.61	5,916
Maryland	20,297	4,760	13,885	156,844	44,650	156,844	155,803	3,351,498	35,955	146,317	22.11	37,717
North Carolina	29,082	12,187	19,748	180,726	94,626	162,154	139,210	2,068,759	32,125	133,565	15.29	40,630
Virginia	14,062	3,066	12,135	137,207	52,556	128,068	113,628	1,846,363	26,222	107,875	16.58	30,746
West Virginia	19,893	2,562	16,968	144,113	25,005	136,533	120,137	2,060,617	27,724	82,981	17.56	34,378
Region IV:												
Kentucky	13,928	2,746	10,724	127,293	35,047	119,296	91,599	1,410,446	21,138	88,458	15.57	31,980
Michigan	58,418	11,915	33,327	329,819	94,829	309,585	268,147	6,416,247	61,880	261,954	24.21	75,816
Ohio	81,648	16,514	65,760	514,264	149,229	404,202	350,533	6,624,206	80,893	338,268	19.22	120,900
Region V:												
Illinois	100,984	25,801	77,500	779,472	313,606	736,037	621,201	11,393,842	143,355	582,261	18.91	177,192
Indiana	37,402	8,007	25,615	180,006	54,664	150,172	143,124	2,591,599	33,029	135,801	18.56	39,585
Minnesota	11,963	2,710	10,838	77,348	29,519	70,405	66,608	1,118,861	15,371	63,187	17.13	20,492
Wisconsin	19,123	6,212	[10] 14,317	111,520	39,442	91,136	78,824	1,694,650	18,190	74,351	21.82	26,770
Region VI:												
Alabama	17,533	2,906	13,487	160,275	37,876	147,655	138,211	2,235,518	31,895	129,245	16.62	36,702
Florida	16,730	4,985	13,307	145,432	63,681	133,821	110,350	1,509,658	25,465	108,181	13.76	34,275
Georgia	16,079	5,504	12,124	131,359	59,746	110,555	103,843	1,516,777	23,964	98,256	14.94	30,527
Mississippi	7,567	1,328	5,727	57,503	16,522	52,980	47,245	669,854	10,903	40,364	15.78	13,338
South Carolina	13,725	4,065	9,319	91,467	35,884	83,789	78,130	1,331,206	18,030	73,479	17.56	22,457
Tennessee	18,645	5,856	16,307	184,296	71,070	173,102	150,952	2,239,837	34,835	145,078	15.06	43,509
Region VII:												
Iowa	4,858	1,742	3,493	34,134	14,202	31,014	24,972	420,478	5,763	22,014	17.55	8,101
Kansas	4,932	1,250	3,576	25,634	9,177	23,468	21,464	397,311	4,953	19,828	19.07	5,812
Missouri	23,893	7,902	18,375	148,407	63,415	134,233	110,316	1,814,322	25,458	103,443	17.06	35,688
Nebraska	1,929	764	1,382	8,532	3,959	7,727	7,275	111,577	1,679	6,848	15.61	2,062
North Dakota	226	92	156	1,399	767	1,308	1,278	23,050	295	1,116	18.65	339
South Dakota	422	134	316	2,200	1,028	2,030	1,620	26,934	374	1,417	17.52	578
Region VIII:												
Arkansas	9,411	1,496	7,416	50,532	11,390	46,305	33,572	532,635	7,747	31,158	16.30	13,461
Louisiana	16,739	2,470	12,570	111,349	22,169	101,385	84,298	1,698,563	19,453	78,624	20.66	26,083
New Mexico	1,444	(9)	1,174	10,646	1,958	9,778	10,465	188,196	2,415	10,143	18.18	3,112
Oklahoma	10,390	1,973	8,268	66,934	20,940	62,086	51,861	860,652	11,968	49,759	16.88	16,491
Texas	22,702	4,577	19,371	108,186	30,720	94,036	75,438	1,122,097	17,409	71,242	15.20	29,542
Region IX:												
Colorado	3,829	838	3,091	22,253	8,314	20,003	17,953	339,522	4,143	16,888	19.34	5,886
Idaho	1,390	391	1,351	10,787	5,658	9,869	6,475	115,086	1,494	6,150	17.98	2,047
Montana	1,510	381	1,064	9,736	3,933	8,651	7,583	134,278	1,750	7,583	17.71	2,278
Utah	3,115	780	2,625	21,256	7,617	19,163	16,855	397,406	3,890	16,158	23.90	4,817
Wyoming	636	174	461	2,691	1,195	2,413	2,696	57,991	622	2,526	21.95	648
Region X:												
Arizona	5,478	1,112	4,447	30,847	8,583	28,117	21,731	457,335	5,015	20,887	18.80	7,469
California	144,477	43,881	79,665	1,019,187	404,701	952,099	924,371	20,604,850	213,317	874,667	22.77	234,448
Nevada	1,886	473	1,390	9,128	3,085	9,107	8,099	177,626	1,869	7,710	22.31	1,976
Oregon	15,135	2,966	11,865	82,475	27,388	72,486	66,299	1,336,133	15,300	62,975	20.59	19,326
Washington	23,359	4,594	17,743	144,907	41,293	127,568	116,209	2,408,251	26,818	111,931	20.94	32,904
Territories:												
Alaska	185	62	145	1,146	637	1,088	5,916	136,793	1,365	5,814	23.22	(11)
Hawaii	2,961	409	2,325	23,772	4,054	21,458	21,834	450,989	5,039	19,826	21.92	(11)

[1] Excludes transitional claims.

[2] Estimated on the basis of the ratio between new claims filed by women and all new claims; for New York and Pennsylvania, new claims filed by women are estimated.

[3] Differs from number of claims filed, since in some States 1 claim covers more than 1 week.

[4] Maryland has no provision for filing waiting-period claims.

[5] Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

[6] Unemployment represented by continued claims filed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.

[7] Includes estimates for New Mexico, New York, and Pennsylvania.

[8] Includes estimates for New York and Pennsylvania.

[9] Data not received.

[10] Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

[11] Data not available.

Source: Department of Labor, Bureau of Employment Security.

Table 8.—*Unemployment insurance: Selected financial data, by State, June 30, 1949*

[Based on data reported by State agencies; corrected to Sept. 9, 1949]

Region and State	Month and year benefits first payable	Average employer contribution rates (percent), fiscal year ended June 30, 1949 [1]	Amounts as of June 30, 1949 (in thousands): Cumulative contributions and interest [2]	Amounts as of June 30, 1949 (in thousands): Cumulative benefits paid [3]	Amounts as of June 30, 1949 (in thousands): Funds available for benefits [4]	Amount of benefits [5] paid for each $1 collected as of June 30, 1949: Since benefits first payable	Amount of benefits [5] paid for each $1 collected as of June 30, 1949: Fiscal year ended June 30, 1949	Ratio of benefits [5] to taxable wages,[6] fiscal year ended June 30, 1949	Funds available on June 30, 1949, as percent of taxable wages	Percent of employed covered workers who could be paid benefits for maximum duration out of funds available on June 30, 1949: Under State formula [7]	Percent of employed covered workers who could be paid benefits for maximum duration out of funds available on June 30, 1949: Under uniform benefit formula [8]
Total		1.2	[9] $13,396,098	$6,088,032	[9] $7,308,065	[10] $0.54	$1.21	1.5	9.3	48.7	38.2
Region I:											
Connecticut	Jan. 1938	.6	286,075	110,883	175,191	.45	3.83	1.9	11.0	49.0	44.1
Maine	do	1.7	78,113	37,474	40,639	.54	1.27	2.1	10.3	83.8	42.1
Massachusetts	do	1.3	471,864	327,840	144,024	.83	1.82	2.4	4.4	18.5	16.9
New Hampshire	do	1.4	46,498	21,609	24,889	.56	1.80	2.4	8.4	43.8	33.1
Rhode Island	do	1.4	[9] 125,354	91,628	[9] 33,726	.85	3.27	4.7	6.2	24.6	24.4
Vermont	do	1.5	24,672	8,681	15,991	.41	1.17	1.8	11.3	63.7	42.2
Region II:											
Delaware	Jan. 1939	.6	23,192	8,054	15,138	.48	.84	.5	7.1	32.1	28.7
New Jersey	do	1.3	[9] 780,090	335,733	[9] 444,357	.52	1.28	2.0	13.4	62.9	56.1
New York	Jan. 1938	1.5	2,140,697	1,193,346	947,351	.63	1.69	2.4	8.7	36.5	35.6
Pennsylvania	do	.9	1,117,321	491,344	625,977	.51	1.12	1.0	8.7	41.2	33.9
Region III:											
District of Columbia	do	.6	64,581	19,356	45,226	.38	1.32	.7	9.3	57.7	37.3
Maryland	do	1.2	224,631	100,491	124,140	.51	1.21	1.5	10.0	40.8	35.5
North Carolina	do	1.5	207,157	52,566	154,591	.29	.64	1.0	12.1	89.2	54.9
Virginia	do	.7	127,710	45,085	82,625	.42	1.22	.9	7.9	65.8	32.7
West Virginia	do	1.3	149,082	57,305	91,778	.45	.55	.8	9.0	56.3	37.8
Region IV:											
Kentucky	Jan. 1939	1.6	158,311	41,648	116,663	.33	.68	1.2	14.2	92.4	56.6
Michigan	July 1938	1.9	728,244	431,317	296,927	.69	.63	1.2	6.9	37.8	29.4
Ohio	Jan. 1939	.7	773,033	218,608	554,425	.36	.94	.7	10.2	42.7	40.7
Region V:											
Illinois	July 1939	1.0	907,545	401,264	506,281	.59	1.12	1.2	8.4	37.6	37.2
Indiana	Apr. 1938	.7	312,003	121,329	190,674	.47	1.22	.8	8.4	57.9	35.6
Minnesota	Jan. 1938	1.1	193,742	69,489	124,253	.41	.65	.7	10.1	50.2	38.3
Wisconsin	July 1936	.7	276,378	57,585	218,793	[10] .26	.93	.6	12.2	53.8	51.1
Region VI:											
Alabama	Jan. 1938	1.0	131,921	71,074	60,847	.62	1.03	1.4	6.8	43.3	25.8
Florida	Jan. 1939	.9	121,129	46,536	74,592	.45	1.01	1.0	9.2	87.5	36.7
Georgia	do	1.1	147,778	45,405	102,374	.38	.83	.9	10.0	83.3	38.8
Mississippi	Apr. 1938	1.3	62,723	19,165	43,558	.34	.88	1.5	13.9	104.0	50.4
South Carolina	July 1938	1.2	76,596	23,954	52,642	.38	1.01	1.3	8.5	52.9	31.8
Tennessee	Jan. 1938	1.4	182,080	80,868	101,213	.50	1.20	1.7	9.8	69.1	42.5
Region VII:											
Iowa	July 1938	1.3	120,068	31,562	88,506	.31	.40	.5	11.3	66.0	48.3
Kansas	Jan. 1939	1.2	94,127	31,003	63,124	.41	.52	.7	11.5	75.6	51.5
Missouri	do	1.4	286,983	102,725	184,258	.45	.67	1.0	10.5	68.8	42.3
Nebraska	do	.6	45,728	11,639	34,089	.34	.65	.4	9.8	61.5	38.5
North Dakota	do	1.8	12,321	3,574	8,747	.38	.38	.7	9.1	56.0	35.6
South Dakota	do	1.0	11,790	2,508	9,282	.29	.48	.5	8.3	52.7	33.8
Region VIII:											
Arkansas	do	1.6	62,064	24,164	37,900	.46	.81	1.3	9.6	64.3	32.7
Louisiana	Jan. 1938	1.8	167,670	66,726	100,944	.45	.64	1.2	11.0	55.7	42.9
New Mexico	Dec. 1938	1.9	26,065	5,973	20,092	.27	.30	.6	10.2	64.8	39.2
Oklahoma	do	1.3	89,160	41,356	47,804	.60	.65	.8	7.6	43.3	34.2
Texas	Jan. 1938	1.0	286,751	77,519	209,232	.32	.31	.3	8.0	46.2	33.9
Region IX:											
Colorado	Jan. 1939	1.0	70,606	16,151	54,454	.29	.34	.4	12.0	73.4	48.3
Idaho	Sept. 1938	2.0	36,606	12,120	24,486	.39	.53	1.1	11.9	73.1	46.1
Montana	July 1939	1.8	42,619	12,947	29,672	.30	.48	.9	13.3	95.5	56.1
Utah	Jan. 1938	1.2	53,818	21,258	32,560	.45	1.24	1.5	11.5	56.5	46.2
Wyoming	Jan. 1939	1.3	17,248	4,881	12,367	.30	.35	.4	9.2	49.6	38.1
Region X:											
Arizona	Jan. 1938	1.5	40,863	12,525	28,338	.35	.64	.9	10.9	118.6	46.8
California	do	1.8	[9] 1,495,875	858,627	[9] 637,247	.65	1.86	3.2	9.7	42.8	42.0
Nevada	Jan. 1939	1.6	20,229	6,882	13,347	.40	.92	1.5	13.7	57.9	58.4
Oregon	Jan. 1938	1.7	145,584	63,189	82,395	.49	.93	1.6	10.1	48.4	41.4
Washington	Jan. 1939	2.0	287,412	140,800	146,612	.56	.96	1.9	10.9	54.2	45.0
Territories:											
Alaska	do	1.4	15,726	5,560	10,166	.41	1.62	2.5	11.6	69.0	66.3
Hawaii	do	1.1	28,263	4,705	23,558	.21	1.02	1.2	10.7	58.0	41.3

[1] Preliminary estimates; excludes effect of voluntary contributions from employers.

[2] Represents contributions, penalties, and interest from employers; interest earned by State accounts in unemployment trust fund and reported by the Treasury; and contributions from employees. Also includes the excess of contributions on wages earned by railroad workers through June 30, 1939, over the amounts transferred to the railroad unemployment insurance account, and refund of $41 million by the Federal Government to 13 States, Alaska, and Hawaii, collected on pay rolls for 1936 under title IX of the Social Security Act.

[3] Adjusted for voided benefit checks. Includes benefits paid to railroad workers through June 30, 1939; excludes reconversion unemployment benefits for seamen.

[4] Represents sum of balances at the end of the month in State clearing account and benefit-payment account, and in State unemployment trust fund account in the Treasury.

[5] Excludes reconversion unemployment benefits for seamen.

[6] Wages of $3,000 or less. For some States for years in which taxable wages were not identical with wages of $3,000 or less, estimate was used.

[7] Employed covered workers during average month in 1948; maximum duration under laws enacted by Sept. 1, 1949 (except for Alaska, Arizona, Maryland, North Dakota, and Wyoming, where the percentages do not reflect the recent amendments on dependents' allowances); average weekly payment equal to average weekly benefit in the State during April–June 1949; all claimants assumed to be eligible for and receiving the maximum number of weeks of benefits payable under the State law (for Michigan and Wisconsin, claimants assumed to have only 1 base-period employer).

[8] Employed covered workers during average month in 1948; uniform duration of 26 weeks and a weekly benefit rate of 1/20 of high-quarter earnings—$5 minimum, $25 maximum (or schedule with dependents' allowance resulting in same average weekly benefit amount); all claimants assumed to draw benefits for 26 weeks. Average weekly benefit amount derived from distribution of high-quarter earning of eligible claimants.

[9] Excludes $200,000 in California, $50,000,000 in New Jersey, and $28,968,681 in Rhode Island, withdrawn for payment of temporary disability benefits.

[10] Ratio for Wisconsin based on benefits and collections since Jan. 1, 1938.

Source: Department of Labor, Bureau of Employment Security

Table 9.—*Unemployment insurance: Ratio of State insured unemployment in week ended August 13, 1949, to average monthly covered employment in 1948*

Region and State	Insured unemployment [1]	Average covered employment [2] (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total	2,182,129	32,857.7	6.6
Region I:			
Connecticut	70,221	635.2	11.1
Maine	16,383	175.1	9.4
Massachusetts	138,566	1,459.4	9.5
New Hampshire	15,635	130.8	12.0
Rhode Island	31,483	239.9	13.1
Vermont	6,132	63.6	10.6
Region II:			
Delaware	3,392	92.6	3.7
New Jersey	96,974	1,310.0	7.4
New York	391,868	4,360.1	9.0
Pennsylvania	214,094	3,116.0	6.9
Region III:			
District of Columbia	4,531	221.2	2.0
Maryland	37,828	564.9	6.7
North Carolina	39,344	642.5	6.1
Virginia	26,843	493.1	5.4
West Virginia	31,804	399.7	8.0
Region IV:			
Kentucky	27,672	372.5	7.4
Michigan	69,918	1,606.7	4.4
Ohio	113,524	2,214.6	5.1
Region V:			
Illinois	167,574	2,369.7	7.1
Indiana	40,250	904.7	4.4
Minnesota	16,876	546.7	3.1
Wisconsin	23,889	738.1	3.2
Region VI:			
Alabama	34,928	427.7	8.2
Florida	31,862	383.5	8.3
Georgia	27,757	525.2	5.3
Mississippi	13,104	178.4	7.3
South Carolina	21,707	314.6	6.9
Tennessee	42,006	502.3	8.4
Region VII:			
Iowa	7,542	342.7	2.2
Kansas	6,029	237.0	2.5
Missouri	32,720	773.9	4.2
Nebraska	1,933	160.7	1.2
North Dakota	309	42.6	.7
South Dakota	496	51.2	1.0
Region VIII:			
Arkansas	11,174	217.7	5.1
Louisiana	24,182	449.3	5.4
New Mexico	2,664	88.1	3.0
Oklahoma	15,565	271.7	5.7
Texas	23,946	1,171.1	2.0
Region IX:			
Colorado	4,982	195.8	2.5
Idaho	2,520	89.6	2.8
Montana	2,157	99.1	2.2
Utah	4,382	124.1	3.5
Wyoming	598	55.4	1.1
Region X:			
Arizona	6,788	105.9	6.4
California	225,466	2,521.0	8.9
Nevada	2,027	38.0	5.3
Oregon	18,090	314.7	5.7
Washington	32,394	519.7	6.2

[1] Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

[2] Average number of workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of each month, corrected to Aug. 31.

Source: Department of Labor, Bureau of Employment Security.

Table 10.—*Veterans' unemployment allowances: Claims and payments, August 1949* [1]

State	Initial claims	Continued claims	Payments
Total	52,096	936,434	$24,134,522
Alabama	700	11,514	343,399
Alaska	14	170	2,562
Arizona	385	4,338	111,783
Arkansas	588	10,583	233,422
California	5,448	62,930	1,242,424
Colorado	303	4,752	95,169
Connecticut	785	26,432	710,235
Delaware	88	1,604	25,723
District of Columbia	327	6,283	184,542
Florida	983	15,227	424,987
Georgia	637	13,592	364,220
Hawaii	336	6,541	149,969
Idaho	78	863	16,895
Illinois	2,824	79,513	1,682,071
Indiana	1,395	26,355	788,546
Iowa	432	4,121	87,352
Kansas	380	3,230	76,796
Kentucky	673	18,237	581,751
Louisiana	595	9,763	264,021
Maine	372	9,409	222,700
Maryland	317	7,169	135,052
Massachusetts	2,321	43,653	1,005,083
Michigan	2,378	48,479	1,241,068
Minnesota	606	17,810	406,140
Mississippi	342	3,697	112,502
Missouri	1,008	23,958	531,888
Montana	132	657	14,633
Nebraska	154	1,068	24,620
Nevada	65	494	11,294
New Hampshire	264	4,515	132,144
New Jersey	1,313	35,602	939,915
New Mexico	203	1,989	67,141
New York	6,671	92,495	2,283,843
North Carolina	931	12,573	435,835
North Dakota	15	140	3,897
Ohio	5,627	70,643	1,937,143
Oklahoma	646	14,494	421,184
Oregon	417	9,063	267,120
Panama Canal	5	51	1,880
Pennsylvania	3,962	102,736	3,060,157
Puerto Rico	236	7,131	179,866
Rhode Island	312	8,317	163,595
Samoa-Guam	0	33	580
South Carolina	525	9,814	243,338
South Dakota	107	527	13,397
Tennessee	575	22,296	631,269
Texas	1,305	24,728	616,833
Utah	192	2,824	61,793
Vermont	185	2,673	63,884
Virginia	770	12,739	343,488
Washington	1,181	11,589	309,649
West Virginia	668	17,405	382,004
Wisconsin	1,273	18,408	478,802
Wyoming	47	207	4,918

[1] Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

Table 11.—*Nonfarm placements: Number, by State, August 1949*

[Corrected to Sept. 22, 1949]

Region and State	Total	Women	Veterans [1]
Continental U. S.	451,683	188,206	111,508
Region I:			
Connecticut	5,880	3,078	1,310
Maine	4,029	1,982	794
Massachusetts	7,425	4,037	1,611
New Hampshire	1,216	519	296
Rhode Island	1,835	1,423	106
Vermont	575	178	198
Region II:			
Delaware	1,627	676	383
New Jersey	10,500	6,544	1,669
New York	52,696	34,506	7,604
Pennsylvania	16,883	9,523	3,251
Region III:			
District of Columbia	2,597	1,264	519
Maryland	5,594	1,966	1,454
North Carolina	16,188	8,178	2,614
Virginia	8,820	4,386	1,218
West Virginia	2,075	873	539
Region IV:			
Kentucky	2,369	796	698
Michigan	10,128	2,576	3,683
Ohio	20,614	7,497	4,876
Region V:			
Illinois	16,732	6,837	4,196
Indiana	8,578	3,813	2,365
Minnesota	12,593	4,947	3,284
Wisconsin	11,336	4,822	2,798
Region VI:			
Alabama	11,644	3,998	2,213
Florida	9,191	3,806	2,437
Georgia	10,677	4,848	1,809
Mississippi	8,459	3,282	1,403
South Carolina	11,902	3,368	3,104
Tennessee	9,912	3,858	3,041
Region VII:			
Iowa	10,427	3,477	3,258
Kansas	6,871	1,880	2,284
Missouri	8,872	2,733	2,633
Nebraska	4,335	920	1,561
North Dakota	2,661	750	896
South Dakota	3,439	577	1,314
Region VIII:			
Arkansas	7,690	2,988	1,952
Louisiana	6,211	2,211	1,674
New Mexico	4,002	820	1,553
Oklahoma	11,519	3,553	3,399
Texas	36,332	12,670	10,339
Region IX:			
Colorado	6,153	1,357	2,247
Idaho	4,847	704	2,086
Montana	3,552	441	1,487
Utah	3,650	1,290	1,198
Wyoming	1,541	256	577
Region X:			
Arizona	2,705	998	800
California	29,028	12,860	7,545
Nevada	2,140	510	664
Oregon	7,242	1,829	2,458
Washington	6,382	1,721	2,055
Territories	2,268	483	962
Alaska	1,165	320	318
Hawaii	619	162	160
Puerto Rico	484	1	484

[1] Represents placements of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security.

Table 12.—*Public assistance in the United States, by month, August 1948–August 1949* [1]

Year and month	Total	Old-age assistance	Aid to dependent children: Families	Aid to dependent children: Children	Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children: Families	Aid to dependent children: Children	Aid to the blind	General assistance
	Number of recipients						Percentage change from previous month					
1948												
August		2,429,078	450,762	1,151,996	84,255	356,000		+0.9	+0.5	+0.6	+0.5	−0.4
September		2,446,714	453,471	1,160,277	84,526	359,000		+.7	+.6	+.7	+.3	+.6
October		2,469,374	460,021	1,176,199	84,815	360,000		+.9	+1.4	+1.4	+.3	+.4
November		2,482,350	465,900	1,190,379	85,271	369,000		+.5	+1.3	+1.2	+.5	+2.5
December		2,498,259	474,814	1,213,776	85,788	397,000		+.6	+1.9	+2.0	+.6	+7.7
1949												
January		2,511,829	484,947	1,239,839	86,178	433,000		+.5	+2.1	+2.1	+.5	+9.0
February		2,528,358	496,121	1,267,383	86,679	461,000		+.7	+2.3	+2.2	+.6	+6.4
March		2,552,554	509,276	1,300,472	87,100	491,000		+1.0	+2.7	+2.6	+.5	+6.6
April		2,581,556	520,290	1,327,634	87,806	476,000		+1.1	+2.2	+2.1	+.8	−3.1
May		2,605,680	529,361	1,349,251	88,537	465,000		+.9	+1.7	+1.6	+.8	−2.3
June		2,625,594	536,758	1,365,813	89,301	461,000		+.8	+1.4	+1.2	+.9	−.9
July		2,643,274	543,541	1,381,957	89,929	461,000		+.7	+1.3	+1.2	+.7	+.1
August		2,661,257	551,716	1,402,033	90,513	475,000		+.7	+1.5	+1.5	+.6	+2.9
	Amount of assistance						Percentage change from previous month					
1948												
August	$144,706,896	$95,626,176	$30,125,057		$3,472,663	$15,483,000	+0.9	+1.2	+0.6		+1.1	−1.0
September	146,503,597	96,634,819	30,491,540		3,502,238	15,875,000	+1.2	+1.1	+1.2		+.9	+2.5
October	155,121,440	102,471,581	32,774,864		3,644,995	16,230,000	+5.9	+6.0	+7.5		+4.1	+2.2
November	157,897,675	103,999,787	33,337,118		3,699,770	16,861,000	+1.8	+1.5	+1.7		+1.5	+3.9
December	161,665,603	104,978,094	34,129,674		3,734,835	18,823,000	+2.4	+.9	+2.4		+.9	+11.6
1949												
January	167,365,418	107,955,903	35,333,530		3,806,976	20,269,000	+3.5	+2.8	+3.5		+1.9	+7.7
February	170,732,618	108,474,564	36,370,140		3,839,914	22,048,000	+2.0	+.5	+2.9		+.9	+8.8
March	175,832,699	110,111,693	37,488,223		3,877,783	24,355,000	+3.0	+1.5	+3.1		+1.0	+10.5
April	177,084,695	111,802,706	38,249,784		3,926,205	23,106,000	+.7	+1.5	+2.0		+1.2	−5.1
May	178,071,276	113,312,300	38,679,602		3,974,374	22,105,000	+.6	+1.4	+1.1		+1.2	−4.3
June	179,596,506	114,463,261	39,027,499		4,020,746	22,085,000	+.9	+1.0	+.9		+1.2	−.1
July	181,038,432	115,475,645	39,530,328		4,066,459	21,966,000	+.8	+.9	+1.3		+1.1	−.5
August	184,148,631	116,643,611	40,230,008		4,108,012	23,167,000	+1.7	+1.0	+1.8		+1.0	+5.5

[1] Data subject to revision. Includes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 13.—*Old-age assistance: Recipients and payments to recipients, by State, August 1949* [1]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from July 1949 in—Number	Percentage change from July 1949 in—Amount	Percentage change from August 1948 in—Number	Percentage change from August 1948 in—Amount
Total	2,661,257	$116,643,611	$43.83	+0.7	+1.0	+9.6	+22.0
Ala	74,476	1,690,894	22.70	+.2	+.5	+13.9	+32.1
Alaska	1,522	87,292	57.35	+.9	+1.8	+12.1	+44.6
Ariz	11,788	626,724	53.17	+1.6	+1.5	+8.9	+19.6
Ark	56,912	1,413,690	24.84	+2.0	+20.8	+14.6	+56.4
Calif	254,862	18,018,824	70.70	+1.9	+1.9	+33.4	+64.9
Colo	48,032	3,219,334	67.02	+.5	+.5	+5.5	−9.8
Conn	17,493	968,441	55.36	+2.3	+4.3	+12.5	+25.0
Del	1,547	43,909	28.38	+1.6	+2.2	+14.5	+21.9
D. C	2,642	111,273	42.12	+.6	+1.1	+7.4	+11.8
Fla	66,108	2,235,026	33.81	+.6	+.7	+10.9	−2.0
Ga	93,397	1,936,202	20.73	−1.1	−.7	+9.1	+16.0
Hawaii	2,339	81,314	34.76	+.1	−.9	+9.5	+14.5
Idaho	10,788	504,142	46.73	+1.2	+1.4	+3.7	+10.2
Ill	127,993	5,647,684	44.12	+1.1	−.6	+2.0	+8.7
Ind	50,237	1,774,081	35.31	+.2	+.5	−.1	+6.2
Iowa	48,514	2,348,684	48.41	+.1	+.5	−.1	+10.9
Kans	37,560	1,877,061	49.98	+.4	+.3	+4.5	+31.9
Ky	60,209	1,260,128	20.93	+.9	+1.3	+15.1	+36.8
La	118,920	5,599,069	47.08	+.5	+.5	+21.8	+21.1
Maine	14,048	587,546	41.82	+1.0	+1.7	+6.1	+31.7
Md	11,929	440,830	36.95	+.4	−.2	+1.5	+15.2
Mass	94,190	5,761,747	61.17	+.6	+.6	+5.6	+18.0
Mich	95,951	4,405,179	45.91	+.7	+1.5	+5.7	+17.8
Minn	55,324	2,712,383	49.03	+.2	+.9	+1.8	+10.8
Miss	59,724	1,123,370	18.81	+1.0	+1.1	+24.5	+49.1
Mo	125,564	$5,372,076	$42.78	+1.0	+1.3	+6.7	+20.8
Mont	11,130	562,652	50.55	−.1	+3.2	+3.0	+30.6
Nebr	23,769	1,000,290	42.08	([2])	+.1	−.2	+3.7
Nev	2,463	133,265	54.11	+1.2	+1.3	+12.9	+25.1
N. H	7,136	309,476	43.37	+.3	([3])	+4.3	+12.7
N. J	23,818	1,151,335	48.34	+.4	+.7	+2.4	+14.4
N. Mex	9,523	323,334	33.95	+.6	+.2	+6.7	+14.3
N. Y	117,059	6,163,846	52.66	+.3	+.4	+5.1	+11.9
N. C	55,874	1,207,628	21.61	+1.3	+1.4	+25.2	+49.6
N. Dak	8,810	409,639	46.50	+.3	+1.0	+1.2	+14.6
Ohio	125,494	5,865,450	46.74	+.1	+.2	+1.9	+12.9
Okla	100,669	5,250,521	52.16	([3])	([3])	+3.2	+19.8
Oreg	23,105	1,118,352	48.40	+.2	+.3	+2.9	+12.6
Pa	88,884	[4] 3,568,000	40.14	+.8	+.7	+2.0	+11.0
R. I	9,834	445,731	45.33	+.9	+1.0	+9.3	+16.7
S. C	38,388	840,275	21.89	+1.2	+2.2	+14.0	+29.8
S. Dak	11,987	459,938	38.37	+.2	+.5	+.1	+13.6
Tenn	61,380	1,888,564	30.77	+1.4	+1.4	+16.2	+34.3
Tex	217,085	7,428,099	34.22	+.3	+.3	+6.1	+15.3
Utah	10,054	429,331	42.70	−.2	−.2	+1.9	−14.2
Vt	6,384	222,504	34.85	−1.3	+1.5	+6.5	+7.9
Va	18,306	374,219	20.44	+.8	+3.0	+9.6	+19.3
Wash	70,119	4,688,862	66.87	+.7	+.7	+10.8	+29.4
W. Va	24,129	654,796	27.14	+1.5	+1.7	+7.8	+42.8
Wis	49,730	2,076,288	41.75	+.5	+.7	+3.7	+14.3
Wyo	4,058	224,313	55.28	−.5	−.8	+3.0	+16.5

[1] For definition of terms see the *Bulletin*, January 1948, pp. 24–26. All data subject to revision.
[2] Increase of less than 0.05 percent.
[3] Decrease of less than 0.05 percent.
[4] Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.

Table 14.—*General assistance: Cases and payments to cases, by State, August 1949* [1]

State	Number of cases	Payments to cases: Total amount	Payments to cases: Average	Percentage change from July 1949 in— Number	Percentage change from July 1949 in— Amount	Percentage change from August 1948 in— Number	Percentage change from August 1948 in— Amount
Total [2]	475,000	$23,167,000	$48.81	+2.9	+5.5	+33.2	+49.6
Ala.	6,953	118,556	17.05	+1.4	+1.6	+10.1	+15.2
Alaska	139	4,528	32.58	(3)	(3)	(3)	(3)
Ariz.	1,439	43,844	30.47	+2.7	−6.1	−31.5	−29.4
Ark. [4]	2,578	31,939	12.39	−1.5	−.7	−3.3	−2.6
Calif.	38,552	2,029,310	52.64	+5.5	+10.1	+33.0	+47.2
Colo.	4,046	151,570	37.46	+.1	+1.8	−.1	−11.3
Conn.	[5] 5,765	[5] 296,878	51.50	+5.3	+7.6	+67.5	+94.6
Del.	1,146	39,982	34.89	+.9	+.9	+36.9	+40.9
D. C.	1,429	66,118	46.27	+2.7	+2.6	+21.6	+24.2
Fla.	[6] 4,700	[6] 72,300					
Ga.	3,182	51,078	16.05	+1.9	+6.3	+5.5	+2.9
Hawaii	2,306	130,466	56.58	+5.0	+7.6	+117.3	+159.7
Idaho [7]	488	15,831	32.44	+1.5	+2.5	−5.2	+.4
Ill.	37,103	2,111,958	56.92	+3.3	+5.8	+41.7	+57.6
Ind. [8]	12,583	335,317	26.65	+.4	+6.6	+32.3	+41.1
Iowa	3,981	104,970	26.37	−1.2	+.3	+22.2	+29.2
Kans.	5,043	229,001	45.41	+2.3	+2.7	+11.2	+19.1
Ky.	3,309	70,631	21.35	+5.6	+2.2	+61.8	+102.2
La.	24,547	958,299	39.04	+3.6	+3.3	+108.2	+91.6
Maine	3,096	119,658	38.65	+.1	+.3	+21.7	+25.3
Md.	4,624	201,039	43.48	+2.8	+1.5	+10.6	+24.0
Mass.	21,575	1,116,475	51.75	+4.0	+11.9	+33.5	+56.6
Mich.	31,021	1,528,092	49.26	+1.4	+12.7	+21.4	+27.0
Minn.	6,417	300,445	46.82	+.2	+7.7	+7.1	+17.9
Miss.	619	7,045	11.38	+2.5	−.3	+25.3	+32.6
Mo.	16,143	505,053	31.29	+2.8	+4.0	+22.7	+14.4
Mont.	1,187	40,938	34.49	0	+6.0	−9.7	+14.5
Nebr.	1,527	49,718	32.56	+.5	+8.5	+10.4	+25.7
Nev.	339	8,549	25.22	−1.2	−1.2	+21.9	+27.9
N. H.	1,522	59,789	39.28	−1.3	+4.2	+31.7	+56.2
N. J. [8]	11,368	636,460	55.99	+6.3	+5.8	+69.7	+78.2
N. Mex.	1,802	41,530	23.05	+.4	+.3	−5.7	+3.3
N. Y.	[9] 77,610	5,682,189	73.21	+2.0	+2.0	+28.4	+45.7
N. C.	3,865	55,294	14.31	+.4	+.1	+10.9	+6.5
N. Dak.	673	23,877	35.48	+2.6	−1.8	−3.4	+9.8
Ohio	31,027	1,420,153	45.77	+.5	+3.3	+40.6	+46.0
Okla.	[10] 5,900	[10] 88,548	(10)	(10)	+.7	(10)	+12.4
Oreg.	5,524	292,862	53.02	−4.3	−2.3	+25.4	+30.3
Pa.	40,998	2,257,292	55.06	+5.7	+7.7	+44.0	+83.6
R. I.	5,206	298,054	57.25	+9.1	+13.6	+95.9	+130.2
S. C.	4,952	75,376	15.22	+2.8	+4.1	+20.0	+21.1
S. Dak.	605	13,723	22.68	−5.5	−15.6	+6.3	−7.7
Tenn.	1,992	24,631	12.36	+2.1	+6.4	+10.2	+4.1
Tex.	[11] 4,800	[11] 80,000					
Utah	2,109	105,648	50.09	+3.7	+6.7	+17.0	+4.4
Vt.	[12] 1,100	[12] 38,000					
Va.	4,434	100,262	22.61	+3.9	+5.0	+18.1	+22.4
Wash.	13,622	913,151	67.04	+4.8	+4.1	+71.6	+89.5
W. Va.	3,781	83,575	22.10	−1.4	−.3	+4.0	+55.3
Wis.	7,475	337,212	45.11	+6.5	+9.5	+63.1	+90.7
Wyo.	427	19,487	45.64	+3.1	−.3	+7.0	+7.2

[1] For definition of terms see the *Bulletin*, January 1948, pp. 24–26. All data subject to revision.

[2] Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

[3] Percentage change not calculated on base of less than 100 cases.

[4] State program only; excludes program administered by local officials.

[5] About 10 percent of this total is estimated.

[6] Partly estimated.

[7] Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

[8] Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

[9] Includes cases receiving medical care only.

[10] Excludes estimated duplication between programs; 1,466 cases were aided by county commissioners and 4,767 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

[11] Estimated.

[12] Estimated on basis of reports from a sample of cities and towns.

Table 15.—*Aid to the blind: Recipients and payments to recipients, by State, August 1949* [1]

State	Number of recipients	Payments to recipients: Total amount	Payments to recipients: Average	Percentage change from July 1949 in— Number	Percentage change from July 1949 in— Amount	Percentage change from August 1948 in— Number	Percentage change from August 1948 in— Amount
Total	90,513	$4,108,012	$45.39	+0.6	+1.0	+7.4	+18.3
Total, 47 States [2]	72,323	3,381,249	46.75	+.7	+1.2	+8.7	+21.7
Ala.	1,315	33,081	25.16	+.5	+1.1	+19.7	+36.3
Ariz.	810	50,449	62.28	+1.6	+.7	+19.1	+29.8
Ark.	1,791	52,210	29.15	+1.5	+19.9	+7.4	+48.7
Calif.	9,295	767,160	82.53	+1.4	+1.4	+21.9	+38.7
Colo.	388	21,709	55.95	−.5	−1.0	−1.8	+4.7
Conn.	192	9,856	51.33	+2.7	+2.5	+30.6	+54.9
Del.	171	6,863	40.13	+2.4	+2.9	+31.5	+68.0
D. C.	246	11,054	44.93	+3.4	+5.1	+17.1	+16.1
Fla.	3,124	114,239	36.57	+.6	+.8	+7.6	−.6
Ga.	2,580	67,575	26.19	+.2	+1.2	+9.1	+23.9
Hawaii	95	3,640	38.32	(3)	(3)	(3)	(3)
Idaho	208	10,845	52.14	+2.0	+3.0	+4.5	+14.5
Ill.	4,534	212,223	46.81	0	+.1	−1.9	+6.1
Ind.	1,847	69,351	37.55	0	+.5	−2.3	+4.0
Iowa	1,190	[4] 63,051	52.98	−.1	+.2	−1.2	+10.9
Kans.	756	39,260	51.93	−1.2	−1.5	−10.4	+10.6
Ky.	2,114	47,030	22.25	+.9	+1.3	+10.7	+32.3
La.	1,704	72,157	42.35	+.2	+.2	+9.7	+12.9
Maine	654	27,963	42.76	+.5	+1.2	−2.1	+23.4
Md.	467	18,916	40.51	−1.5	−1.4	+2.2	+16.3
Mass.	1,374	84,442	61.46	+.1	−.1	+8.2	+18.8
Mich.	1,713	85,154	49.71	+1.1	+2.0	+11.9	+24.3
Minn.	1,082	60,014	55.47	+1.2	−.7	+3.4	+5.9
Miss.	2,582	66,757	25.85	+1.1	+1.5	+11.4	+21.2
Mo.	*2,784*	[5] *111,360*	[5] *40.00*	+.7	+.7	(6)	(6)
Mont.	483	26,187	54.22	0	+3.2	+7.3	+39.5
Nebr.	569	28,919	50.82	+1.2	−1.4	+9.2	+19.7
Nev.	*35*	*1,683*	(3)	(3)	(3)	(3)	(3)
N. H.	316	14,478	45.82	0	−1.3	+6.0	+13.2
N. J.	693	37,392	53.96	+.9	+2.2	+9.1	+29.7
N. Mex.	455	17,106	37.60	−.4	−1.9	+6.8	+15.5
N. Y.	3,808	225,772	59.29	+.6	+.2	+7.2	+15.2
N. C.	3,775	116,182	30.78	+1.1	+2.4	+11.8	+18.1
N. Dak.	118	5,873	49.77	+1.7	+7.1	−.8	+17.5
Ohio	3,650	161,810	44.33	0	(7)	+5.7	+17.5
Okla.	2,688	143,018	53.21	+.6	+.5	+4.3	+21.6
Oreg.	382	21,574	56.48	+.3	+.3	−1.5	+9.1
Pa.	*15,373*	*613,720*	*39.92*	*+.5*	*+.3*	*+3.3*	*+3.9*
R. I.	159	8,221	51.70	+1.3	+1.5	+16.9	+30.2
S. C.	1,416	40,824	28.83	+.2	+.8	+6.6	+47.8
S. Dak.	210	7,442	35.44	−.9	+.7	+1.4	+15.7
Tenn.	2,337	85,126	36.43	+1.7	+2.1	+17.7	+23.5
Tex.	6,143	236,994	38.58	+1.0	+.9	+7.6	+18.8
Utah	205	9,839	48.00	+1.0	+1.5	+15.8	+.1
Vt.	179	7,050	39.39	−1.6	+2.9	−5.8	−3.5
Va.	1,411	40,027	28.37	+.3	+3.0	+13.4	+30.7
Wash.	738	57,700	78.18	+1.7	+2.1	+9.3	+22.3
W. Va.	926	28,491	30.77	+.7	+.8	+5.7	+37.3
Wis.	1,340	61,209	45.68	+.4	+1.0	+4.0	+17.9
Wyo.	90	5,016	55.73	(3)	(3)	−19.6	−2.5

[1] For definition of terms see the *Bulletin*, January 1948, pp. 24–26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

[2] Under plans approved by the Social Security Administration.

[3] Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

[4] Excludes cost of medical care, for which payments are made to recipients quarterly.

[5] Represents statutory monthly pension of $40 per recipient; excludes payment for other than a month. The change from $35 to $40 was effective July 1949.

[6] Not computed; data for August 1948 estimated.

[7] Decrease of less than 0.05 percent.

Table 16.—*Aid to dependent children: Recipients and payments to recipients, by State, August 1949* [1]

State	Number of recipients		Payments to recipients		Percentage change from—					
					July 1949 in—			August 1948 in—		
					Number of—		Amount	Number of—		Amount
	Families	Children	Total amount	Average per family	Families	Children		Families	Children	
Total	551,716	1,402,033	$40,230,008	$72.92	+1.5	+1.5	+1.8	+22.4	+21.7	+33.8
Total, 50 States [2]	551,672	1,401,933	40,228,491	72.92	+1.5	+1.5	+1.8	+22.4	+21.7	+33.8
Alabama	13,880	37,802	502,901	36.23	+1.5	+1.4	+1.6	+28.1	+27.8	+40.2
Alaska	471	1,120	33,264	70.62	+1.1	+2.9	+3.2	+104.8	+110.5	+350.7
Arizona	3,274	9,251	285,301	87.14	+2.8	+2.6	+3.3	+28.2	+25.5	+129.0
Arkansas	12,020	30,941	500,514	41.64	+3.1	+3.0	+15.3	+23.4	+22.4	+46.9
California	25,583	56,803	2,908,355	113.68	+3.0	+2.8	+3.6	+47.5	+42.9	+51.7
Colorado	5,022	13,744	373,477	74.37	+.2	+.8	−.1	+11.0	+11.2	+7.3
Connecticut	3,699	8,904	393,833	106.47	+3.1	+2.7	+6.2	+32.9	+28.0	+40.3
Delaware	534	1,571	38,589	72.26	+.8	+.1	+.1	+38.0	+38.5	+36.5
District of Columbia	1,784	5,392	143,398	80.38	+1.2	+.8	+1.5	+25.6	+24.2	+34.2
Florida	23,427	57,251	983,276	41.97	+2.2	+2.1	+2.1	+37.6	+36.4	+37.1
Georgia	12,018	31,007	458,044	38.11	−3.9	−3.8	−10.6	+30.8	+31.3	+35.0
Hawaii	2,446	7,353	214,360	87.64	+7.1	+8.2	+6.4	+66.1	+68.7	+74.0
Idaho	2,199	5,577	211,012	95.96	+2.0	+1.9	+2.2	+16.9	+16.3	+27.7
Illinois	25,443	64,732	2,553,738	100.37	+.9	+1.0	(3)	+16.3	+16.4	+32.9
Indiana	9,571	23,708	574,773	60.05	+1.4	+1.4	+4.7	+12.7	+12.4	+31.4
Iowa	4,700	12,009	[4] 296,148	63.01	+1.0	+1.2	+1.2	−3.8	−4.0	−18.3
Kansas	5,152	13,207	423,132	82.13	+.5	(3)	+.4	+6.6	+7.8	+23.4
Kentucky	19,741	49,568	759,533	38.47	+2.0	+1.8	+2.1	+38.6	+37.5	+42.4
Louisiana	26,193	67,836	1,543,063	58.91	+3.8	+3.8	+3.7	+66.3	+64.4	+77.9
Maine	3,251	8,791	213,724	65.74	(5)	−.5	−.7	+25.0	+18.6	+5.6
Maryland	5,550	16,615	455,376	82.05	+2.3	−1.9	+1.5	+15.2	+14.0	+20.7
Massachusetts	11,899	28,978	1,330,862	111.85	+.7	+.6	+.4	+16.0	+14.4	+27.9
Michigan	25,284	58,467	2,224,740	87.99	+.9	+1.0	+3.2	+16.7	+14.8	+26.3
Minnesota	7,489	19,087	636,562	85.00	(3)	+.2	+2.1	+10.5	+9.8	+34.9
Mississippi	8,604	23,389	228,228	26.53	+2.2	+2.4	+2.2	+34.0	+36.7	+35.1
Missouri	24,219	61,589	1,292,218	53.36	+1.1	+1.0	+1.0	+16.5	+14.8	+34.5
Montana	2,101	5,447	158,690	75.53	(5)	(5)	+2.5	+10.2	+10.6	+17.5
Nebraska	3,385	8,071	285,950	84.48	+.9	+1.0	+.6	+6.0	+6.6	+14.6
Nevada	*44*	*100*	*1,517*	(6)	(6)	(6)	(6)	(6)	(6)	(6)
New Hampshire	1,428	3,606	124,435	87.14	−1.2	−1.6	−.5	+19.3	+17.8	+26.4
New Jersey	5,094	13,050	434,562	85.31	+.3	−.8	+2.3	+6.4	+4.1	+11.1
New Mexico	5,018	12,929	261,496	52.11	+.8	+1.2	+.5	+6.9	+4.9	+19.1
New York	54,018	124,700	5,775,483	106.92	+1.2	+1.1	+1.1	+21.0	+19.9	+28.4
North Carolina	12,573	35,478	523,080	41.60	+1.3	+1.1	+1.1	+33.7	+32.3	+56.8
North Dakota	1,704	4,599	168,368	98.81	+.4	+.2	−.2	+5.9	+5.0	+19.8
Ohio	12,613	34,261	794,435	62.99	+.7	+1.1	+4.5	+15.0	+14.2	+9.5
Oklahoma	24,098	61,017	1,225,347	50.85	−.2	−.3	−2.9	+1.6	+2.7	+16.4
Oregon	3,181	8,029	286,833	90.17	−.3	(3)	−15.8	+18.2	+17.1	+7.6
Pennsylvania	48,752	125,788	[7] 4,469,000	91.67	+3.1	+3.1	+3.1	+22.1	+22.3	+35.4
Rhode Island	3,375	8,260	290,749	86.15	+1.5	+1.0	+2.2	+22.2	+21.7	+36.1
South Carolina	7,633	21,690	221,514	29.02	+.9	+1.0	+1.1	+21.7	+23.2	+30.2
South Dakota	2,047	5,038	130,093	63.55	+1.0	+.8	+1.9	+13.3	+10.9	+54.7
Tennessee	19,816	53,168	953,957	48.14	+2.8	+2.7	+2.8	+24.5	+24.4	+23.5
Texas	16,956	47,276	808,564	47.69	(5)	+.3	+2.9	+7.4	+12.1	+22.8
Utah	3,310	8,471	311,195	94.02	+.7	+.8	+.7	+11.0	+9.5	−3.4
Vermont	887	2,316	47,250	53.27	−2.3	−6.2	+2.1	+7.5	+3.9	+17.7
Virginia	6,724	19,092	297,686	44.27	+1.0	+1.1	+4.1	+27.2	+25.6	+33.9
Washington	11,431	27,072	1,550,487	135.64	+2.0	+2.1	+2.4	+34.9	+33.5	+84.2
West Virginia	13,327	36,031	703,718	52.80	+2.6	+2.6	+2.3	+18.3	+15.9	+53.6
Wisconsin	8,264	20,522	781,142	94.52	+.3	(5)	+.4	+12.5	+11.6	+23.7
Wyoming	484	1,330	46,036	95.12	+.4	+2.0	−.1	+18.6	+18.6	+30.6

[1] For definition of terms see the *Bulletin*, January 1948, pp. 24–26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

[2] Under plans approved by the Social Security Administration.

[3] Decrease of less than 0.05 percent.

[4] Excludes cost of medical care, for which payments are made to recipients quarterly.

[5] Increase of less than 0.05 percent.

[6] Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

[7] Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.

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